

THE ADMINISTRATION AND ECONOMY

OF THE BANARAS REGION,

1738 - 1795

b y

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Thesis

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Abstract

In this thesis an attempt has been made to describe and analyse some main features in the development of the administration and economy of the Banaras region during the period 1738 to 1795. The introductory chapter discusses earlier work done in this field, the purpose of the study and the sources used. The second chapter is devoted to examining the changing status of the raja of Banaras first under the nawabs of Awadh and then under the English East India Company, the types of officials who served the raja in the revenue and judicial departments and the changes made in the administrative structure of the region under the British. Chapter three deals with the system of land control under the rajas of Banaras, with special reference to the changing position of the landed classes and notes the changes introduced by the British in the land system. Chapter four reviews the organization of the village economy - the main elements composing the village - and the impact of the fiscal policies both of the rajas and of the British upon the villagers and cultivators. Chapter five concentrates attention on the trade and commerce of the region, paying particular attention to the merchants, the internal customs system and the patterns of Banaras trade, export, import and transit. The sixth chapter is devoted to a study of the banking and currency systems of the region with special reference to the role of the Banaras bankers in the economy. The conclusion

briefly reviews the changing political and economic structures of the region and ends with a picture of the position of the Banaras region at the turn of the century.

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ABBREVIATIONS

Add. MSS.	Additional Manuscripts, British Museum.
B.B.R.M.P.	Bengal Board of Revenue (Miscellaneous) Proceedings.
B.C.S.C.	Bengal Commercial and Shipping Consultations.
B.P.C.	Bengal Public Consultations.
B.Pol.C.	Bengal Political Consultations.
B.P.P.	Bengal Past and Present.
B.R.C.	Bengal Revenue Consultations.
B.S.C.	Bengal Secret Consultations.
B.S.P.C.	Bengal Secret and Political Consultations.
C.P.C.	Calendar of Persian Correspondence.
E.I.S.P.	East India Sugar, Papers respecting the culture and manufacture of sugar in British India.
F.W.-I.H.C.	Fort William - India House Correspondence.
G.G. & C.	Governor General and Council.
G.G. in C.	Governor General in Council.
H.Misc.S.	Home Miscellaneous Series.
I.E.S.H.R.	The Indian Economic and Social History Review.
J.A.S.	The Journal of Asian Studies.
J.A.O.S.	Journal of American Oriental Society.

J.A.S.B.	The Journal of Asiatic Society of Bengal.
J.U.P.H.S.	Journal of the United Provinces Historical Society.
MSS. Eur.	European Manuscripts in the India Office Library.
Or. MSS.	Oriental (Persian) Manuscripts in the British Museum.
P.R.O.	The Public Record Office, London.
Res. Proc.	Proceedings of the resident at Banaras.
S.R.O.	The Scottish Record Office, Edinburgh.

Chapter I

INTRODUCTION

The political scene in India by the middle of the eighteenth century had become one of continuous shifts and uncertainties. After the death of Muhammad Shah in 1748 the Mughal emperor's direct and effective rule came to cover only a small extent of territory in the north. Elsewhere Mughal successor states had arisen - as at Haidarabad, in Bengal or Awadh - or new powers such as the Jats or Marathas were creating kingdoms or loose imperial structures. The process of disintegration of central Mughal authority had accelerated after the death of Bahadur Shah (1712), and in the second half of the century the opportunity for intervention in Indian politics so created was to be increasingly exploited by the Europeans.

The grand lines of change have long been noted and mapped. But important shifts of power, even perhaps a restructuring of politics and society,¹ were also taking place at a more local level. Taking advantage of the fluid situation of the time, clever and enterprising local chiefs and zamindars, who under the Great Mughals had been no more than intermediaries within the land revenue system, sought to break down the rural pattern of clan lineages

¹See B.S.Cohn, 'Structural Change in Indian Rural Society', in R.E.Frykenberg, ed., Land Control and Social Structure in Indian History, pp. 53-8.

and create on the ruins new power structures, which extended over major historical, cultural or linguistic regions. It is the purpose of this study to examine, as an example of that process, the rise of the Banaras Zamindari, between the years 1738 and 1795. It is proposed, therefore, first to examine the process of change in the political and administrative system of the Banaras region,¹ and secondly to discuss and analyse the impact of political and administrative change upon the economy of the region during these years.

The year 1738 saw the foundation of the Banaras raj when Mansa Ram, a Bhumi-har zamindar of Gangapur in the Banaras district and a subordinate of Nazim Rustam Ali, managed to replace his overlord and employer and obtain from the nawab of Awadh the right to collect for him the revenue of the districts of Banaras, Jaunpur and Mirzapur, as his vassal and revenue intermediary. A year later Mansa Ram's son and successor Balwant Singh, having inherited the father's position, further secured it by obtaining a zamindari sanad from the nawab and the title of 'raja' from the Mughal emperor.

¹By 'the Banaras region', we mean an area roughly covering the present five eastern districts of Ballia, Ghazipur, Banaras, Jaunpur and Mirzapur in the north Indian state of Uttar Pradesh, which in the eighteenth century was coterminous with the Banaras Zamindari, sometimes also termed 'Benares Province' or 'District'.

In subsequent years the Zamindari grew territorially at the expense of neighbouring chiefs and zamindars and acquired a measure of autonomy. However, from the 1770s it came under the influence and then under the control of the English East India Company as part of a political settlement with the nawab. The raja was initially left to administer the region on behalf of the Company upon much the old pattern and with certain increased powers. But after the clash of Raja Chet Singh with Warren Hastings much tighter control was imposed, as well as an increased revenue demand. As earlier in Bengal, the Banaras region was thereafter exposed both to the pressure of individual British greed and ambition and to policies and administrative practices, in the administration of land revenue, of justice both civil and criminal, and of the internal customs system which were shaped by European ideas and experience. At the same time, from the 1770s that is, British influence on the economic life of the region also grew with the rapid expansion of trade. The process closed in 1795 with the declaration that Duncan's land revenue settlement of the Banaras region was to be permanent. Banaras was brought under full British administration, the raja being left with only a limited jurisdiction in a small area later known as 'the Banaras state'.

Banaras, like the rest of India, had a predominantly agricultural economy. A share in the produce of the land formed the main source of income both for the state and for the local holders of authority, and effective control over land revenue was thus of primary importance.¹ The product of the land was shared unequally by three different groups. These were the cultivators, usually termed rai-yats, the controllers of those cultivators, that is the zamindars or intermediaries, and finally the state. During the period under review a considerable change took place in the system of land control, which affected the various classes related to it in varying degrees. This change was the result of the political and economic policies both of the rajas of Banaras and of the British.

In late eighteenth century Banaras, the most noticeable effect of European activity, a commercial body turned administrator, was the increased commercialisation of agriculture. As will be seen, towards the close of our period a great increase was recorded in the growth and output of sugar, opium and indigo. With the entry of Europeans into the commerce of the region and with the growing demand for Indian silk and cotton textiles in the Company's trade, another important item of Banaras commerce, that of piece-goods

¹W.C.Neale has recently argued persuasively that land should be seen in terms of the military followers and clients it would sustain rather than of money income. See 'Land is to Rule', in Frykenberg, pp. 3-15.

also showed an upward trend.

But from the early 1780s when Banaras was fully exposed to the interference of the British Residents and to the increased revenue demand of the Company, a marked change for the worse occurred in Banaras. The country declined both agriculturally and in the field of commerce. The situation could not be restored to normalcy until the end of the decade, when Duncan's attempt at reforming the official machinery, by removing the abuses which had crept into the administration after Chet Singh's expulsion, achieved at least a partial success.

The process of change in Banaras is of particular interest because the region, being on the margins of the Awadh state, was one particularly favourable for that zamindari revolution from below of which Irfan Habib¹ writes, and because Banaras, as a great religious centre had also developed into a leading centre of trade, attracting merchants from all over India. The city of Banaras itself contained a mint and a number of banking firms, like those of Kashmiri Mal and Bhaiyaram and Gopal Das, which transacted business on an all-India level. Furthermore, Banaras was the first region in north India to come under British control and consequently underwent considerable change in so far as its administrative and economic systems were concerned.

¹Irfan Habib, The Agrarian System of Mughal India, pp. 334-9.

Modern works which deal with the history of Banaras may be broadly grouped into two categories: those covering discussions of much wider issues and areas than Banaras, the latter being part of them, and those having Banaras as their central theme of study. Notable among the first group are the works of Dr. C.C. Davies and Dr. P.J. Marshall. As early as 1939 Dr. Davies in his Warren Hastings and Oudh, published by Oxford University Press, devoted a full chapter of forty-five pages to 'Hastings and Chait Singh'. While briefly summarising the history of the Banaras raj from Mansa Ram to the first few years of Mahip Narayan's administration the author took up the discussion of the relationship between Raja Chet Singh and the Supreme Council at Fort William presided over by Hastings. A somewhat similar study, examining the situation from different angle and in a different setting, is that of Dr. Marshall, The Impeachment of Warren Hastings, published in 1965, where in the section on 'Benares' he critically analyses the relationships of Hastings and Chet Singh, the part played by the British residents in undermining the raja's authority and their attempts, sometimes, by false reporting of the raja's acts, to prejudice the mind of the Governor General against Chet Singh. Both these works, though excellent studies in themselves, have little to say about the way in which the internal political system of Banaras worked and what changes, if any, were taking place in the economic life of the country at

the time, since these issues lie outside their scope.

Among the second group of writers, who have made special studies of Banaras, three names stand out. The first of these is Wilton Oldham, whose Historical and Statistical Memoir of the Ghazeepeer District was published in two parts by the Government Press, Allahabad in 1870-76. His work - written in consequence of the government order while the author was associated with the Ghazipur district¹ during the 1860s and early 1870s - covered a large variety of subjects, such as topography and history of the district, the castes, religions and customs of its people, and the system of land tenure. These were again considered over a long period from earliest times to the mid-nineteenth century.

The two modern writers of importance are Dr. V.A.Narain and Professor B.S.Cohn. Dr. Narain in 1958 submitted a thesis 'The Life and Career of Jonathan Duncan, 1756-1795', which in 1959 was published, unaltered in content though under a new title, as Jonathan Duncan and Varanasi. As evident from its title, his study deals mainly with what Duncan did, during his period (1787-95) as resident at Banaras, to reform and remodel the administrative machinery of the region. While the details of Duncan's land settlement measures are well covered, as also are the provision of justice and problems of opium and indigo cultivation, Narain obviously

¹Oldham served first as deputy collector and then as collector of the Ghazipur district.

was primarily concerned with Duncan's own economic thinking and administrative policies. And since his study is essentially biographical, he is not particularly interested in indigenous institutions, so that he has omitted important aspects of the organization and development of the urban economy, such as banking and currency and the trade and commerce of the region which form two chapters in the present study.

Dr. Narain's work was soon followed by two articles by Professor Cohn, published in The Journal of Asian Studies in 1960, and the Journal of the American Oriental Society in 1962.¹ In these articles he examined the working of the political system in terms of levels - that is, the types of officials representing the Mughal, the regional and local systems and their connexion with one another - and how they had been affected by the introduction of British rule in the region by the turn of the eighteenth century, and how a new class of Indians whom he terms 'the under civil servants' benefited from their employment under the British in the nineteenth century. Combining the technique of a social anthropologist with that of an historian, Professor Cohn has recently produced another valuable article on the system of land control of the Banaras region from the late sixteenth to the nineteenth century.² This in fact is an elucidation and expansion, with

¹B.S.Cohn, 'The Initial British Impact on India: a case study of the Benares Region', J.A.S., vol. XIX, No. 4, August 1960, pp. 418-31; 'Political Systems in Eighteenth Century India: The Banaras Region', J.A.O.S., vol. LXXXII, No. 3, July-September 1962, pp. 312-20.

²Cohn, 'Structural Change in Indian Rural Society', pp. 53-121.

more statistical data, of a major portion of his earlier article published in 1960. However, while an outline is presented of land control under the rajas of Banaras, the author concentrates mainly on the post-permanent settlement period (1795-1885) and examines with skill, and in detail, the problems of 'land sales and the new possessors', 'social origins of the new possessors', and the fate of the 'dispossessed' - developments which are all subsequent to the closing date of this thesis.

Thus whereas modern works on the political history of Banaras in the late eighteenth century, especially on Chet Singh and his relationship with the Company, are available and there are also others which deal with aspects of agrarian administration, there have so far been few attempts to present a coherent picture of the development of the administrative structure and economy of the region during the years 1738 to 1795 - a vital period in which Banaras passed through a process of rapid change and evolution. This thesis, therefore, seeks to study, as fully as the paucity of available information would permit, the structural change in the organization of administration and economy of the Banaras region in the latter half of the eighteenth century.

The sources used for this study have been the relevant official records of the English East India Company, supplemented by some individual European accounts and private papers of the time,

preserved in the India Office Library, the British Museum, the Public Record Office, London, and the Scottish Record Office, Edinburgh. While basic information has been sought from these sources, mostly in English and some in Persian, use also has been made of published works to supplement them where necessary.

'The records of the Company's governments in India', wrote Grant-Duff in the 1820s, 'are, probably, the best historical materials in the world: there we find the reasons for every undertaking; the steady rules intended for conduct; the hurried letter from the scene of action; the deliberations of the Council, the separate opinions of the members composing it, and their final judgement.'¹ Even before the establishment of their political authority in Banaras the Council at Fort William had been deliberating occasionally on Banaras affairs. Hence there are scattered references in the correspondence between the Company and the 'country powers', which relate to the politico-economic conditions of Banaras in the mid-eighteenth century. These, now catalogued under the Home Miscellaneous Series and the Calendar of Persian Correspondence, have been found very useful in reviewing the early phase of British contact with Banaras and Raja Balwant Singh.

¹J. Grant-Duff, A History of the Mahrattas, vol. 2, pp. 185-6.

After Nawab Asaf-ud-daula's cession of Banaras to the Company in 1775 and the appointment of a British resident there, the volume of letters passing between the Supreme Council and the resident and the raja at Banaras, and the Court of Directors in London, greatly increased. These, mainly to be found in Bengal Secret Consultations and the Home Miscellaneous Series, furnish us with important materials on the administration of land revenue, the mint and coinage and the internal customs system in the time of Chet Singh and during the early years of Mahip Narayan's administration. For this same period, Warren Hastings' papers in the British Museum, both in originals and in copies, throw a flood of light on the political and economic conditions of the region.

For the period of Duncan's residency the most valuable documents are the resident's proceedings at Banaras and his correspondence with the Bengal Council, available, in London, in the Bengal Revenue Consultations and Bengal Public Consultations of the India Office Records. On the trade and coinage of Banaras the reports of G.H.Barlow, contained in Bengal Public Consultations have been found most illuminating.

Among other documents which have been consulted and found useful are the Cornwallis papers in the Public Record Office, the Fowke manuscripts, containing the correspondence of the Fowke family, including that of Francis Fowke while resident at Banaras, and the Graham papers, especially the letter-book of Thomas Graham

during his residency of Banaras.¹

The two Persian histories which have been helpful for this study are: Tuhfa-i-Taza or Balwantnama of Khairuddin Muhammad Ilahabadi and Zikr-al-Siyar or Tarikh-i-Banaras of Ghulam Husain Khan. Of these two, the first is also available in English translation,² and the second is available in the Persian original in the British Museum. Khairuddin (born in 1751) was a contemporary of Chet Singh and an eye-witness of many of the events he described. Regarding his work, the following observation of Henry Blochmann is worth noting: 'The Balwantnamah by Khairuddin Muhammad of Ilahabad is a work of great value. It contains a history of the Nazims and Rajahs of Benares, and is full of interesting details referring to the times and transactions of Warren Hastings.'³

While the Balwantnama of Khairuddin is objective, lucid in style and prolific in assigning a date to every incident described, the work of Ghulam Husain Khan is written in a florid style and

¹For detail, see bibliography.

²F. Curwen, Bulwuntnamah, Allahabad, 1875. The only copy available in the U.K. is in the Bodleian library, Oxford. The Persian originals are available in the British Museum and also in the India Office Library.

³See Proceedings of the Asiatic Society of Bengal, for July 1870, pp. 218-9. Besides Balwantnama, Khairuddin wrote many other works which in the words of Blochmann, 'deserve the attention of all who wish critically to study the times of the decline and fall of the Mughal empire and the early period of the E.I. Company.'

is highly eulogistic of Mansa Ram and Balwant Singh. Caution has therefore to be exercised while using them. Both these accounts, though intended to give a full history of the rajas of Banaras from Mansa Ram to Udit Narayan Singh (1795-1835), close their narratives in 1781, the year of Chet Singh's deposition.

It is with the help of these original sources, both official and private, that this thesis has been written.

Chapter II

THE POLITICAL SYSTEM

During the time of the Mughal Emperor Akbar (1556-1605) the Banaras region formed part of the Suba (province) of Allahabad and was divided into the four sarkars (districts) of Jaunpur, Banaras, Chunar and Ghazipur.¹ It continued to be a part of that province until the reign of Muhammad Shah (1719-48), when in the year 1728 it was included in the state of Awadh. Saadat Khan, the first nawab of Awadh, rented it to Mir Rustam Ali at a fixed sum of eight lakhs of rupees a year. The latter appointed Mansa Ram, a Bhumihar zamindar of Gangapur in the Banaras district, to collect the revenues from a part of the area. Thus Mansa Ram,² the founder to be of the Banaras raj, first appeared as a zamindar and as an official of the Muslim Nazim (governor) Mir Rustam Ali, who in turn was a subordinate official under the nawab. In the course of a decade Mansa Ram was able to oust his Muslim overlord and became directly responsible to the nawab for the administration and revenue collection of a major portion of the Banaras region. In 1739 his son and successor Balwant Singh managed to sanctify and make permanent his amildari zamindari status by obtaining a sanad from the nawab and the title of 'raja'

¹Abul Fazl Allami, Ain-i-Akbari, vol. II, translated by H.S.Jarrett, 2nd ed., pp. 173-6.

²For Mansa Ram's rise to power see Chapter III, infra pp. 73-5.

from Emperor Muhammad Shah.¹

Raja Balwant Singh in his capacity as the amil-zamindar of Jaunpur, Banaras and Mirzapur, and later also of Ghazipur, was mainly concerned with the collection of revenue. He had no legal rights over the mint and the police of the Kotwalis of the cities of Jaunpur and Banaras, which were in the hands of officers appointed by the nawab.² The coins from the Banaras mint were issued in the name of the emperor who, though devoid of effective power over a large portion of his empire, had still retained this symbol of sovereignty.³ The qazis of the principal towns within

1Khairuddin, Balwantnama, translated by F. Curwen, pp. 8-9; C.P.C., vol. V, No. 1407, p.300; W. Oldham, Historical and Statistical Memoir of the Ghazee-poor District, Pt. 1, pp. 89 and 100; A.L. Srivastava, The First Two Nawabs of Oudh, pp. 193-4.

²F. Fowke to G.G. & C., 16 November 1775, MSS.Eur.G.3, p.8; Bengal Council to J. Bristow, 13 December 1775, B.S.C., 13 December 1775, Range A, vol. 32, pp. 327-8.

³The supreme validating authority of the Mughal emperor, though his military and political power was nominal only, is obvious from the grant of the Banaras Zamindari to the Company in 1764 and of the diwani of Bengal, Bihar and part of Orissa in 1765 by Shah Alam. The former arrangement, however, lasted less than a year because the Court of Directors in London did not approve of it. The zamindari was restored to Awadh, the nawab having agreed to allow Balwant Singh its possession on payment of regular revenue. See C.U.Aitchison, A Collection of Treaties, Engagements and Sanads, vol. VIII, p.125; Letter from The Court, 24 December 1765, Fort William - India House Correspondence, vol. IV, pp. 133-4; 'The Treaty of Allahabad, 16 August 1765', in Aitchison, vol. 1, pp. 89-90.

the Zamindari were the appointees of the emperor. The forts of Jaunpur and Chunar were garrisoned by the troops of the nawab and of the emperor.¹ The raja's obligations to the nawab were the regular payment of revenue and provision of troops when requested. But at every opportunity he strived to avoid fulfilment of these obligations.

Balwant Singh tried to consolidate his power and become independent of the nawab's authority. Although in the latter attempt he could not ever fully succeed, yet he strengthened his position so well by reducing to submission the neighbouring chiefs and refractory zamindars that he did come close to achieving his aim.² On occasion, when the nawab sent superior forces or himself led the army against Balwant Singh, the latter would retreat with his troops and treasure to the jungles of Mirzapur. But after a time the nawab, faced with some more important situation elsewhere in his state or summoned perhaps by the emperor, would withdraw, leaving Balwant Singh an open opportunity to resume control of his Zamindari. Alternatively the raja, finding his position to be too weak to resist, would compromise with the nawab by offering large sums in tribute and a promise of future good conduct and punctuality in the remittance

¹Fowke to G.G. & C., 17 September 1776, MSS.Eur.G.3, p.35; A.F.C. de Casson, 'Chunar', Bengal Past and Present, vol. IV, pp. 413-19.

²An account of this will be found in Chapter III, infra pp.15-9

of revenue.¹

It appears that the relations between the raja and his super-ordinate, the nawab, after the former had consolidated his position in the 1750s, seldom were cordial, and they became particularly strained after the battle of Baksar in 1764. The nawab knew that the raja had been in secret alliance with the English and had openly joined hands with them after Baksar. It was therefore only under strong pressure from the English that Nawab Shuja-ud-daula agreed to continue Balwant Singh in the Zamindari of Banaras.²

Why did the English support Balwant Singh in pressing his claim to the Zamindari upon the nawab? What was the objective of the raja in joining the British camp? The one broad answer would be that Balwant Singh sided with the Company to gain autonomy from Awadh while the British wanted to use the raja and his Zamindari as a bulwark against possible Maratha incursions from the west. These twin features are evident from numerous letters passing between the Bengal Council and the raja in the 1760s.³ The good and friendly relationship which had developed between the two is best illustrated in the following letter of Governor Cartier to Balwant Singh, in February 1770:

¹See Srivastava, The First Two Nawabs of Oudh, pp. 194-5 and also Shuja-ud-daulah, vol. I, pp. 27-30.

²See Add. MSS. 29209, ff. 188-9; Srivastava, Shuja-ud-daulah, vol. II, pp. 112-5.

³See H.Misc.S., vols. 201 and 202.

"I am confident you need no fresh assurances from me to certify you of the favour in which you stand with the English Serdars /gentlemen/, neither have I the smallest apprehension that we shall, at any time, repent of our Protection or you of your Attachment. In these days when engagements and treaties are become the sport of capricious minds and friendship is a name found without principle and violated without Reserve, Our Connection is a rare and perhaps a single instance where no suspicion lurks.'¹

It was this same close relationship with the English which enabled Balwant Singh's son Chet Singh to secure his succession to the Zamindari from Shuja-ud-daula in 1770.² It was much against the will of the nawab, who wanted to exact ten laks of rupees, over and above the annual revenue of twenty-two laks from the raja and also to dispossess him of the forts of Latifgarh and Bijaigarh, that Warren Hastings, at the time of his conference with Shuja-ud-daula at Banaras in 1773, managed to obtain a new and satisfactory sanad for Chet Singh from the nawab.³ Hastings considered it an act of justice and of public faith to protect Chet Singh's interests and thereby to safeguard those of the Company,⁴ for he considered the raja 'a sure ally' and his country

¹Cartier to Balwant Singh, 22 February 1770, H.Misc.S., vol. 201, p.19.

²Bengal Council to Shuja-ud-daula, 23 October 1770, H.Misc.S., vol. 201, pp. 93-4; see also Aitchison, vol. 1, p.57.

³Hastings, 'Benaris Diary', Add.Mss.29212, ff. 37-46; Hastings to Bengal Council, 4 October 1773, B.S.C., 4 October 1773, Range A, vol. 21, pp. 528-9; Aitchison, vol. 1, p.57.

⁴Hastings secured from the raja a guarantee of duty free trade in certain commodities for the English - a right which had been denied by the nawab. See Chapter V, infra, pp.176-7

"a strong barrier" between Awadh and the Company's provinces of Bihar and Bengal.¹

With the death of Shuja-ud-daula in 1775 the question of the renewal of the Company's treaty of 1765 with Awadh arose. The Supreme Council by a majority vote decided that in the new treaty the cession of Banaras to the Company should be made a condition in the negotiations with the new nawab, Asaf-ud-daula.² Accordingly by the Treaty of Faizabad, 21 May 1775, the sovereignty of Banaras was ceded in perpetuity to the Company by the nawab.³ Chet Singh was allowed by the Company to continue the management of the Zamindari.

With the assumption of the Company's suzerainty a new era began in the life of Banaras. 'It was drawn within the Company's orbit, at first retaining some autonomy, which it had lost by the end of the century.'⁴ This transformation was not an act of days but was achieved through a gradual process extending over a period of twenty years. The whole process may be divided into three different phases: the period of virtual autonomy, 1775-81; the beginning of British interference in the internal affairs of Banaras, 1781-87; and the period of British control over the administration, 1788-95.

¹Hastings to Council, 4 October 1773, B.S.C., 4 October 1773, Range A, vol. 21, p.529.

²For details see "Proceedings of Secret Department", 3 March 1775, in G.W.Forrest, ed., Selections from the Letters, Despatches and other State Papers Preserved in the Foreign Department of the Government of India, vol. II, pp. 262-5.

³Aitchison, vol. I, p.98.

⁴P.J.Marshall, The Impeachment of Warren Hastings, p.88.

The Period of virtual autonomy, 1775-81

By the final agreement reached between the Company and Chet Singh in April 1776, the raja was left free in the internal management of his country 'under the acknowledged sovereignty of the Company'. Besides the right to collect the revenues, he was now entrusted with the administration of civil and criminal justice and of the mint, both of which had formerly been in the hands of other officials appointed by the nawab. In return for these rights he was to pay 2,340,249 sicca rupees as the annual revenue of Banaras to the Company and to work for the peace and prosperity of the region.¹ It was recommended, though not made obligatory, that the raja should maintain two thousand horse for the service of the Company. Finally, he was assured that as long as he adhered to these engagements there was to be no further demand or 'any augmentation of the annual tribute'.²

Thus by the agreement of 1776 Raja Chet Singh returned to Banaras with more power than had been held previously either by him or his father Balwant Singh under the nawabs. He became the sole administrator in matters of revenue, justice, police and coinage. Although a British resident was appointed at Banaras, he did not enjoy any legal authority except that necessary for collecting

¹For the sanad and patta granted to and the agreement executed by Chet Singh, 15 April 1776, see Aitchison, vol. I, pp. 59-62.

²Bengal Council to Fowke, 24 August 1775, B.S.C., 24 August 1775, Range A, vol. 30, pp. 85-8.

the Company's revenue from the raja. The British held the suzerainty over, but did not exercise any actual political authority within the region. As a member of the Governor General's Council put it, the spirit of the Company's agreement with Chet Singh was designed to obtain 'revenue without territory'.¹

With the expulsion of Chet Singh in 1781 by Hastings ended the period of virtual autonomy in the political history of Banaras.² The raja had begun his career as a vassal of the nawab, had obtained more powers from the Company's government but ended his days in exile. Although there were times when the resident and the Governor General had interfered in the raja's affairs - as in securing the grant of a jagir to Ausan Singh in 1777,³ and the demands for war subsidies of fifteen lakhs of rupees in three years from 1778 to 1780 and for cavalry - the raja seems to have been left otherwise free in the settlement of revenue and the administration of justice. The next raja obtained the Zamindari with much reduced powers and at a high price in increased tribute. The British now began to take a more detailed and active interest in the internal affairs of the Banaras region.

¹P. Francis to C.W.B. Rouse, 22 June 1776, MSS. Eur. E18, No. 26.

²For the circumstances leading to Chet Singh's expulsion see C.C. Davies, Warren Hastings and Oudh, pp. 111-44; Marshall, pp. 88-108.

³Oldham Pt. I, p. 110. Ausan Singh held the post of diwan in the closing years of Balwant Singh and the first two years of Chet Singh's rule. In about 1772 he was dismissed from his office and in 1777 was granted the jagir of Saidpur Bhitri, in Ghazipur district, by the raja upon the intervention of the British resident and the Governor General. See Khairuddin, tr. pp. 70-4 and Oldham Pt. II, pp. 19-20.

The period of British interference, 1781-87

Mahip Narayan Singh, a collateral relative of Chet Singh, who was proclaimed raja of Banaras in September 1781,¹ was not vested with the authority enjoyed by his predecessor. While his judicial authority was vaguely maintained in the districts, the capital city of Banaras was placed under the jurisdiction of Ali Ibrahim Khan,² who was appointed the chief judge and magistrate of the newly-established city courts under the British. The magistrate was made directly responsible to the Governor General and Council and was no longer placed under the authority of the raja. The raja was not to keep any troops of his own - the sepoys required for enforcing the revenue collection and maintaining law and order were to be supplied by the Company at the raja's request and upon the resident's recommendation. The management of the mint was also taken out of the raja's hands and placed under the supervision of the resident. The raja was also forbidden to build forts or any other system of defences,³ rights

¹Hastings to Council, 29 September 1781, B.S.C., 18 October 1781, Range A, vol. 61, p.492.

²Ali Ibrahim Khan, born in Patna of a Persian family, was a man of great talents and scholarship. He had successfully served under the Nawabs of Bengal and was well known to Hastings. In 1781 he accompanied Hastings to Banaras where he was appointed the first judge and magistrate of the city. He served in this office with great distinction until his death in 1793. C.E.Buckland, Dictionary of Indian Biography, p.10; Hastings to Council, 1 November 1781, B.S.C., 12 November 1781, Range A, vol. 61, pp. 599-600.

³See sanad granted to Mahip Narayan, 14 September 1781, in Aitchison, vol. I, pp. 68-72.

which had been enjoyed by Chet Singh.

The annual revenue payable by the raja was increased and fixed in perpetuity at forty lakhs of rupees. This was almost double the amount paid by Chet Singh. It was assessed on the assumption that forty-nine lakhs was the net revenue capacity of the region.¹ But it is doubtful whether this latter amount had ever been collected by Chet Singh. Jonathan Duncan, who became resident at Banaras in 1787, in his first major report estimated the gross annual collections of the raja at forty-five lakhs which he argued was too small to pay the Company's revenue of forty lakhs.²

Under the arrangements of 1781 the position of the raja was made much weaker than before. Though constitutionally he was still the head of the revenue administration of the region and also of the judiciary, except in the city of Banaras where the Company's courts under Ali Ibrahim Khan had been vested with such powers, but as subsequent events proved, his position had been much undermined by the undue interference of the resident who, though legally

¹Hastings to Council, 21 November 1781, B.S.C., 3 December 1781, Range A, vol. 61, pp. 701-3.

²Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 169-71.

only 'a receiver of government's revenue', had become much more powerful than before. The Board's instructions to each resident at the time of his appointment were not to interfere in the internal revenue matters of the region. But in practice they were more often ignored than observed. Thus Cornwallis commented in 1787 on James Grant,¹ who was resident at Banaras and who had misused his powers by interfering in the appointment of amils and also in judicial affairs:

'Ill as I thought of the late system of Benares, I found it on enquiry much worse than I could have conceived. The Resident altho' not regularly vested with any power, enjoyed the almost absolute government of the country without control.'²

The raja who was charged with the responsibility for improving agriculture, encouraging trade and maintaining law and order was in actuality left with little authority. The need for reform was badly felt. Cornwallis sought to restore the situation first by placing the residency at Banaras under the direct control of the Board of Revenue at Calcutta,³ and secondly by appointing Jonathan

¹ There were three James Grants in India at the time. One of them, James Grant Junior, the author of the famous work on the Indian revenue system, was a cousin of Charles Grant. The other one was at Murshidabad and later at Calcutta. Our James Grant appears to have had no relationship with the other two. He was better known as James Grant Senior, succeeded Francis Fowke as resident at Banaras in February 1786 and remained in office until he was removed by Cornwallis in July 1787. See F.W.Firminger, ed., The Fifth Report of the Select Committee of the House of Commons, vol. II, p.xiii, f.n.2.

² Cornwallis to H.Dundas, 14 August 1787, P.R.O., 30/11/150, f.39.

³ Governor General's minute, 9 May 1787, B.S.P.C., 9 May 1787, Range B, vol. 3, pp. 724-5.

Duncan - a man of great capabilities in revenue matters and held in the highest estimation both by Europeans and Indians in Bengal - to the office of the resident with orders to reform the administration and to introduce new principles of political organization.¹ With the appointment of Duncan in 1787 started the third and final phase of the British control over the administration of Banaras.

The period of British control, 1788-95

In reforming the system and making new administrative arrangements with the raja, the resident was allowed greater latitude than enjoyed by his predecessors. In this task he was to be assisted by two Europeans, J. Neave and P. Treves who were appointed as senior and junior assistants respectively.² In the first year of Duncan's residency Raja Mahip Narayan Singh was left in control of the settlement and collection of land revenue on lines suggested by Duncan.³ But from 1788 onwards much of the real administrative power passed into the hands of the resident. Besides the formation of the revenue settlements,⁴ Duncan was entrusted with the establishment

¹Board's Resolution, 13 July 1787, B.R.C., 13 July 1787, Range 51, vol. 8, pp. 1057-8; Cornwallis to Dundas, 14 August 1787, P.R.O., 30/11/150, f.40.

²G.G. in C. to Duncan, 27 July 1787, B.R.C., 27 July 1787, Range 51, Vol. 9, pp. 34-7 and 44-5.

³Extracts Res. Proc., 5 October 1787, B.R.C., 19 October 1787, Range 51, vol. 12, pp. 929-41.

⁴See Chapter III infra, §2-5.

of city courts in Jaunpur, Ghazipur and Mirzapur, with the framing of regulations for their working and also with the appointment of their officials.¹ The judicial authority of the raja was limited solely to the mulki-adalat, the only judicial institution which looked after the rural interests of the whole region.

With the growing powers of the resident the authority of the raja necessarily declined. He was gradually pushed into the background while the real power passed into the hands of the resident and his European assistants. The raja became a mere signatory to the measures adopted by the resident. By an agreement concluded on 27 October 1794, under Duncan's persuasion, Raja Mahip Narayan Singh relinquished the administration of the Banaras region into the hands of the British and was left only with limited jurisdiction in an area, later known as the 'family domains' of the raja.²

The control exercised by the British through their resident was finally completed in 1795 when the decennial settlement made by Duncan on behalf of the raja was declared permanent and regulations for the governance of the province on the model of Bengal were passed by the Governor General in Council.³ An English collector

¹Narain, pp. 147-50.

²See translation of an agreement with Raja Mahip Narayan, 27 Oct. 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 623-9.

³See regulations of 1795 in R. Clarke, ed., The Regulations of the Government of Fort William in Bengal, vol. I.

and several European assistants were appointed for the whole region. Indian judges of the city courts of Ghazipur, Jaunpur, Banaras and Mirzapur were replaced by the Europeans. A court of appeal and circuit with three British judges, and a European registrar was established in the city of Banaras for the whole region; the chief judge of which was constituted agent to the Governor General in political concerns.¹ Thus in 1795 Banaras was brought under full British administration and was governed first as part of Bengal, and later as part of the North-Western Provinces.

Thus far we have discussed the political system of the Banaras region in the context of the changing status of the Banaras rajas under their superordinates, the nawabs and later the Company, but we have said little about the inner working of the system itself. It is necessary now to ask how the raja from a small beginning developed an administrative apparatus capable of managing the affairs of the whole region; who were his officials; and how the British during twenty years of their political influence in Banaras were able to change or introduce new principles of political organization.

The administrative system which the Mughals had built during their long rule of two hundred years did not at once vanish with the decline of the empire, vestiges of it continued in existence

¹

Firminger, Fifth Report, vol. I, pp. 82-3.

throughout the eighteenth and early nineteenth centuries. The nawab of Awadh, originally a governor under the emperor, who later became wazir of the empire and ruler of a large state, including Banaras, had inherited Mughal traditions and administrative institutions.¹ For the purposes of administration and revenue collection, he appointed such subordinate officials as nazims, amils, ganungos, kotwals and gazis - officials who had originated with, or in some cases antedated, the Mughal rule.² Many of these offices continued under the raja of Banaras who himself was a vassal of the nawab; and some of them were reformed and given their full complement again during the period of British control over the region. These, in the main, will be studied in relation to the revenue and judicial branches of the administration.

The Revenue Administration

The main function of the raja's administration was 'levying and collecting taxes and building a military force sufficient to control rebellious elements within the region and keep him as free as possible from the Nawab Vazir'.³ For collecting revenues the raja employed amils who in practice did the same job as they had under the Mughals, that of assessing and collecting the state

¹Cohn, 'The Initial British Impact on India: A case study of the Benares Region', pp. 418-9; 'Political Systems in Eighteenth Century India: The Banaras Region', pp. 313-5.

²See P. Saran, The Provincial Government of the Mughals; Srivastava, Shuja-ud-daulah, vol. II, pp. 318-28.

³Cohn, 'The Initial British Impact on India', p.420.

revenues from the cultivators and from those controllers of cultivators usually labelled as zamindars, but with this difference that, whereas under the Mughals, prior to the reign of Farukhsiyar, they were government officials entrusted with the task of collecting revenues,¹ under the raja they were revenue farmers pure and simple. They contracted for the collection of revenues from certain areas - say a pargana or more depending upon their individual agreements - and entered into an obligation to pay a stipulated amount every month into the raja's treasury. For example, in 1787-8 when the whole Banaras region was divided into fifty-four parganas or revenue subdivisions, there were thirty-four amils - twenty six Hindus and eight Muslims - responsible for collecting the raja's revenues.²

Thus, when the most common method of revenue collection was revenue farming, the amils had to bid every year to obtain a new lease. Their continuance in office the next year depended on the punctuality of their payments and their relationship with the raja and his diwan or manager. We find great fluctuations in the number of amils and the amount collected by them from year to year. For instance, in 1780-81 there were twenty three amils responsible for

¹See Habib, The Agrarian System of Mughal India, pp. 275-8 and 285-8.

²See Mahip Narain's Mufassal settlement for 1195 Fasli i.e. 1787-8 in Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 432-5.

the raja's revenues,¹ six years later their number had gone up to twenty eight.²

Some knowledge of the amils employed by the raja for collecting revenue seems desirable. In the 1780s the amils who contracted for the raja's revenues appear to have been leading men of their localities, relations and associates of the raja, or the descendants of some old Muslim families. Table one shows the number of amils on a caste basis and the amount of revenue paid by them in 1786-7, the year before Duncan's taking over of the revenue administration of the region.

Table 1

Amils responsible for the payment of revenue to the raja in 1786-7³

Caste	Number	Revenue in Rs.	Per cent of total revenues
Rajput-Bhumihar	15	2,076,000	54
Muslim	5	1,404,000	37
Other Hindu	8	217,000	6
Unknown	-	125,000	3
Total	28	3,822,000	100

¹Hastings to Bengal Council, 21 November 1781, B.S.C., 3 December 1781, Range A, vol. 61, pp. 699-703.

²Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 432-5. A comparison of the amils' list for 1780-1 and 1786-7 shows that a majority of them had changed.

³Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 432-5.

It should be pointed out that the amils entered as Rajput-Bhumihar in column one of the table are in a majority of cases Bhumihar relations and officers of the raja. Four Bhumihars - all of whom were related to the raja's family - together with three Muslims paid into the raja's treasury approximately eighty per cent of the total revenue. One striking point which is evident from the table is the absence of Brahman amils. They appear in Mahip Narayan's administration in 1787-8 and the next year Shiv Lal Dube, banker to Kalb Ali Beg, obtained a large share in the latter's amildari of certain parganas in Jaunpur district.¹

¹See the amils' list for 1788-9 in Duncan to G.G. in C., 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 1234-7.

Shiv Lal Dube came from a Brahman family in Fatehpur district. In early life he went to Allahabad where he began his career as a servant to a sarraf. He worked diligently and rose high in service. Upon his master's death, he took over his business and moved to Banaras, a thriving centre for merchants and jewellers, in the late eighteenth century. He was the chief banker to Kalb Ali Beg and on the latter's failure to meet his revenue obligation as an amil to the raja, Dube took over his amildari of part of the Jaunpur district. As an amil, Dube did his duties well and won the favour of Duncan who entrusted him with negotiations with the Rajput talugdars of Badlapur and Singaramau who had been irregular in payments. Under Duncan's land settlements of 1788-90, Shiv Lal emerged as a leading amil of a major portion of the Jaunpur district. In 1796 he was successful in decapitating Saltanat Singh, the talugdar of Badlapur who had been declared an outlaw by the British for failure to pay revenue and for his raiding activities along the Jaunpur Awadh border. In return Dube obtained the taluga of Badlapur and also the title of raja and a reward of ten thousand rupees. Between 1795-1805 he acquired large estates in Jaunpur and Ghazipur through auction sales. See P.C.Wheeler, Report on the Revision of Records and Settlement Operations in the District of Jaunpur, pp. 46-7; Cohn, 'The Initial British Impact on India', p.427.

Under Duncan's land settlements of 1788-90 the position of amils, in so far as their tenure was concerned, underwent a change. In 1788-9 out of a total of forty amils - thirty-four Hindus and six Muslims - two-thirds were given leases for five years and the remaining one-third for one year.¹ In the following year all those who entered into revenue agreements with the government received leases, some for ten and some for four years - the latter being subsequently brought into line with the former by a government order of 1791.² The total number of amils who thus entered into decennial and quartennial settlements in 1789 stood at forty-six - thirty-eight Hindus who were responsible for paying eighty-six per cent of the total land revenue and eight Muslims who paid the remainder.³ Of these the responsibility for collecting largest revenue lay with Shiv Lal Dube who contracted to pay a sum of about three lakhs of rupees a year from his collections in Jaunpur district. The amount of revenue collected and paid by other amils, both Hindus and Muslims, varied from rupees four thousand to two and a quarter lakhs a year. In all, there were only fourteen amils whose individual collections exceeded one lakh. Of these, twelve were Hindus - mostly Bhumi-har,

¹ See the settlement of the Zamindari of Banaras in Duncan to G.G. in C., 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 1234-42.

² Board to Duncan, 11 February 1791, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 386-7.

³ See Duncan's Settlement Report, 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 710-17.

Rajput and Brahman - and two were Muslims.

Most of the non-Muslim amils, in so far as it can be ascertained from our records, appear to have been relations or close associates of the raja; a few like Ram Gulam of Kantit and Adil Shah of Agori Bahar, Mirzapur, were the descendents of former chiefs and rajas dispossessed by Raja Balwant Singh, while others like Ram Chandra Pandit of Ballia were the leading men of their various localities, or heads of lineages. Writing about pargana Bhadwal, in Mirzapur district, Duncan commented in 1790:

'This pergunnah is occupied by a number of zemindars of the Rajepoot tribe, descended from one common stock, the principal among whom is also the Aumil.'¹

Among the Muslim amils serving under the raja of Banaras some appear to have descended from old noble families of Ghazipur and Jaunpur, settled there in the course of the fourteenth to seventeenth centuries, while others - like Mehandi Ali Khan, amil of Shadiabad, Ghazipur in the 1790s - were of Persian descent and had had some previous experience of revenue and administration outside Banaras.²

In 1795, when Duncan's decennial settlement was declared permanent by the Governor General in Council, the amils stayed on under their changed designation of tahsildars and performed the dual

¹Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, p.243.

²See Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.177; Cohn, 'The ~~Initial~~ British Impact on India', pp. 420-1.

function of revenue collection and of maintaining law and order in their respective jurisdictions with the assistance of chaukidars and village headmen.¹

For their services amils were generally allowed an allowance called dahyak, that is ten per cent of the government revenue demand. But in actuality when revenue farming was the practice of the day, the amils' profit could be less or more depending upon the condition of agriculture, their full or partial realisation of revenue and the incidence of the government demand. The increases in total demand which followed from the Company's revision of the Banaras raja's payments obviously required the amils to add large new abwab or cesses to the original demands upon the cultivators, both to meet the raja's target and to provide themselves with their customary profits. (It is probable that as demand pressed hard against the limits of output their costs of collection also rose disproportionately so adding to the burden.) As we shall see in Chapter 4 the increase in abwab by the mid-1780s had led to complaints of oppression being levied against the amils and their agents, to a decline in cultivation, and to a partial breakdown in the revenue system as amils failed to fulfil their contracts.² It should have been the Company, however, rather than the amils against which complaints of oppression were made.

¹The amils' powers and duties are given in Reg. II of 1795. See Clarke, vol. I, and also Chapters III and IV infra.

²See Chapter IV infra, pp, 131-5.

Under the operation of the permanent settlement, when the tahsildars' commission was fixed at 11.5 per cent on what they collected and legal safeguards for realising the stipulated revenues from landholders and cultivators had been provided, their position became considerably more easy and secure. From the money which they thus received, some crafty and industrious tahsildars were able to purchase the lands of revenue defaulters, either in the name of their relations or under fictitious names, and they were able to acquire estates of great magnitude in a short time.¹ From their position they could influence the sarishtadars or pargana record keepers to become a party to such fraudulent transactions for a share in the profits of the manoeuvre.²

The sarishtadar, known as ganungo in the pre-settlement period, was the second most important official after the amil in the revenue administration. He was the custodian of information concerning the revenue receipts, area statistics, local revenue rates and customs and practices of the pargana. In all this he was assisted by the patwaris, who were the maintainers of villager revenue papers.³ The ganungo's office was usually hereditary, but an imperial sanad was

¹See Cohn, 'Structural Change in Indian Rural Society', pp. 70-1.

²R.O.Wynne's report on Junpur, 15 August 1815, H.Misc.S., vol. 775, para 136.

³For the role of patwari see Chapter IV infra, p. 124-5.

necessary for recognition of a succession to office. A ganungo could also be removed from office by the order of the ruler for failure in the performance of his duties, for malpractices or 'simply to reduce the number of the incumbents of this office, which owing to the division among heirs seems to have constantly multiplied.'¹ Under Sher Shah and Akbar there used to be one ganungo for each pargana but in the seventeenth century their number seems to have increased for we find Aurangzeb issuing a general order that no more than two ganungos might serve in any pargana and that if there were more, they were to be dismissed.²

In eighteenth century Banaras the ganungo, as an instrument of revenue administration, had survived, but his position under Balwant Singh had been much undermined. The raja in his campaigns to consolidate his strength by dispossessing rival zamindars had also destroyed the records and offices of the ganungos so as to render the substantiation of such zamindars' claims for restoration as difficult as possible.³ As will be seen in chapter three, the paucity of ganungos' records had rendered the ascertainment of the rights of many dispossessed zamindars extremely difficult, and

¹Habib, The Agrarian System of Mughal India, pp. 288-9.

²ibid.

³D.B.Morrison, 'A Few Remarks on Mr. Jonathan Duncan's Settlement of the Banaras Province', 29 March 1842, as quoted in Cohn, 'Structural Change in Indian Rural Society', p.59.

at Duncan's land settlements the government had to make a rule that revenue agreements would be made with only those zamindars who could prove their de facto possession subsequent to 1775 - the year when the Company acquired Banaras.

In 1784 when Hastings introduced certain reforms in the government of Banaras, he recommended the restoration of the ganungos to their full charge and position,¹ and the resident there, acting on the principle of office being an hereditary one, admitted in general all the descendants of former ganungos and granted them sanads accordingly. Duncan on enquiry into their state found, in 1788, numerous incumbents and families, many of whom could 'not be usefully employed in the duties thereof', and who were more in the nature of pensioners rather than of officers.² The fund allotted to them was obviously too small to cater for the needs of such numerous bodies. He therefore, while duly considering the plea of heredity, selected from among them such men as were suitably qualified to perform the function of the office. At the same time he tried to remove their dependence on the amils by making a separate provision for the payment of their allowances³ which

¹Hastings go Council, 13 June 1784, Add.MSS.29116, f.56.

²Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 213-4.

³See Chapter IV infra; and Narain, p.70.

consisted roughly of one per cent of the revenue collected from the areas of which they held charge.¹

In 1794 there were about fifty ganungos having charge over nearly a similar number of parganas in the Banaras region. Of these, forty-seven were Hindus and three Muslims. Judging solely on the evidence of their names, fifteen of the Hindus appear to have been Kayastha, ten were Vaishya or Bania, fifteen were Rajput or Bhurhar, and there were seven others whose caste cannot be identified.² Unlike Bengal where the office of ganungos was abolished in the wake of the permanent settlement, in Banaras they were retained under a changed title of sarishtadars and were made part of the collector's establishment at Duncan's recommendation.³

After the ganungos the two other instruments of the administration of revenue were the patwaris and chaudharis, or village headmen. Since these were, in the main, village officials they may profitably be studied in the chapter on village organization.

The Administration of Justice

Under the Mughals the administration of justice, both civil and criminal, was carried out by the gazis assisted in subordinate

¹See Extracts Res. Proc., 13-15 December 1788, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 798-818.

²See report of pargana ganungos in reply to Duncan's circular order of 19 April 1794, B.R.C., 23 May 1794, Range 53, vol. 16, No. 62.

³Duncan to G.G. in C., 13 August 1795, B.R.C., 4 September 1795, Range 53, vol. 34, p. 574; Narain, pp. 95-6.

capacities by a variety of other officials, the muftis, mir'adls, daroghas, muhtasibs and kotwals. The qazis - of which there were several grades from Qazi-ul-Quzat, or the Chief Qazi at the centre down to the pargana level of qazis were men of piety, learning and scholarship in the Muslim law and religion. They were appointed by the emperor, or by the sadr-us-sudur acting on behalf and upon the direction of the emperor.¹ In addition to their judicial duties, the qazis were required to lead the Friday and Id prayers and to attend important funerals. They also solemnised Muslim marriages and certified documents. For their services the qazis were granted madad-i-maash or rent-free lands in addition to a cash allowance.² By the latter part of the eighteenth century the position of qazis had considerably declined. They were, indeed, to be found in every district or pargana but their authority was to a large extent overshadowed by the power of the rajas, zamindars and amils who all assumed and exercised a certain measure of judicial authority.³ Duncan in 1788 found them in 'the most forlorn condition, having for many years past had little more than a nominal official authority and many of them no settled allowances whatever.'⁴ By the turn of the

¹ See M.B.Ahmad, The Administration of Justice in Medieval India, pp.142-67; J. Sarkar, Mughal Administration, pp.110-14.

² Ahmad, pp. 154-5; S.A.Rashid, ed., A Calendar of Oriental Records, vol. II, pp. viii-ix.

³ B.B.Misra, The Central Administration of the East India Company, p.224.

⁴ Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.215.

century, under British rule, the gazis had lost all their state granted judicial powers and were left with the limited function of registering deeds and marriages.

With the decline in the gazis' powers the judicial functions of other minor officials also decreased. The only officer who appears to have retained some power was the kotwal, who was a sort of police chief in an urban centre. But his position in the latter half of the eighteenth century also underwent some change. In the Banaras region, with which we are mainly concerned, the two kotwalis of the cities of Jaunpur and Banaras were under the control of the nawab of Awadh and not of the raja. In some instances the kotwalis were given in jagir, as that of Banaras was to Elich Khan, a former minister of Nawab Shuja-ud-daula. The jagirdar in turn could then appoint a deputy to act as kotwal on his behalf.¹ The minor officials of the kotwali in such cases would generally be the followers and friends of the kotwal. The jagirdar derived his income, and the kotwal and his subordinates their allowances, from taxes collected in the city under various heads such as taxes on spiritous liquors, on trade and professions and presents to the kotwal.² The office of the kotwal under the nawab was looked upon as 'an important financial plum for a relative or friend'.³ In many

¹Fowke to G.G. & C., 16 November 1775, MSS.Eur.G.3, p.8.

²For the kotwali taxes see Duncan to G.G. in C., 6 February 1788, B.R.C., 29 February 1788, Range 51, vol. 16, pp.452-4.

³Cohn, 'The Initial British Impact on India', p.419.

cases the office was treated as a sinecure, so that an effective discharge of duty failed to be secured. The situation remained much the same in the late 1770s when the kotwalis were transferred to Raja Chet Singh.

After the expulsion of Chet Singh, the kotwalis were taken out of the new raja's control and Hastings made arrangements for the establishment of three distinct departments for the police, criminal and civil jurisdiction of the city of Banaras under the control of a chief magistrate, subject to the immediate orders of the Council at Fort William.¹ By doing this Hastings recognized the Company's responsibility for the administration of justice and the preservation of law and order in the region. Rules were formulated for the working of these departments and procedures were laid down for trying cases both of a civil and criminal nature.² In order to reduce to a minimum the temptation to augment their incomes by corrupt practices, adequate salaries were granted to the chief magistrate and his subordinates. Table two shows the monthly salaries of the principal officials of the three departments as fixed by Hastings in 1781.

¹Hastings to Council, 1 November 1781, B.S.C., 12 November 1781, Range A, vol. 61, pp. 598-600.

²See Hastings' plan for the administration of justice in the city of Banaras, 19 October 1781, enclosed in Hastings to Council, 1 November 1781, B.S.C., 12 November 1781, Range A, vol. 61, pp. 604-13.

Table II

The chief officials of the judicial departments and their salaries, 1781.¹

Official	Monthly salary in rupees
The Chief Magistrate	2,500
The Deputy Magistrate	400
<u>Daroga, Diwani Adalat</u>	500
<u>Daroga, Faujdari Adalat</u>	400
<u>Munsif, Diwani Adalat</u>	250
<u>Maulavi, Faujdari Adalat</u>	200
Muslim Law officer	100
Hindu Law officer	50
The <u>Kotwal</u>	150

The person who held the office of chief magistrate was Ali Ibrahim Khan who, as noted earlier, was a man of established integrity and scholarship. His deputy was his own son Nasirud-din Ali Khan,² who later succeeded to the office after Ali Ibrahim Khan's death in 1793. There were three munsifs or assistant judges in the civil court (diwani adalat), each of whom received two hundred and fifty rupees. Similarly there were three maulavis, assistants to the darogas

¹Hastings to Council, 1 November 1781, B.S.C., 12 November 1781, Range A, vol. 61, pp. 600-04.

²Khairuddin, tr. p.123.

or president of the criminal court (faujdari-adalat) who interpreted Muhammadan law and suggested suitable punishments. Each of them received the same salary. The pandits (Hindu law officers) and the maulavis (Muslim law officers) - of which there were two each - were placed in the civil court to interpret and explain their respective laws. Though both performed similar jobs but as will be seen from the table the pandit's salary was fifty per cent less than that of the maulavi - perhaps a legacy of the Mughal rule. The authority to appoint or to dismiss all these subordinate officials vested in the chief magistrate, who was also empowered to frame rules for their guidance.¹

The kotwal's primary duty was the apprehension of criminals guilty or accused of murder, robbery, burglary, theft or any other acts of violence against the peace, persons or property of the people in the city of Banaras and to deliver them over to the court of criminal justice. For the suppression of riots or other disturbances he was provided with two hundred badge-peons who patrolled the city after the manner of modern police.²

At the conclusion of every trial the proceedings and findings of the criminal court were to be transmitted to the chief magistrate

¹Hastings to Council, 1 November 1781, B.R.C., 12 November 1781, Range A, vol. 61, pp. 605-13.

²ibid., p.606.

for confirmation and on his approval having been obtained the sentence was to be executed. In civil cases the orders passed by the civil court were deemed final but if the amount involved in a case exceeded ten thousand rupees, an appeal could be made to the chief magistrate. In criminal cases the Muslim law prevailed but in civil causes the laws of both Hindus and Muslims were to be applied, depending upon the community of the parties involved. Records of all proceedings were to be kept for future reference, and consolidated monthly reports of them were to be sent to Calcutta by the chief magistrate.¹

Although the jurisdiction of the chief magistrate was confined to the city of Banaras this did not preclude him from taking steps to procure the person of fugitives from justice, in the apprehension of whom the amlas and zamindars all were to assist.²

The judicial system established in 1781 for the city of Banaras appears to have worked well under the able stewardship of Ali Ibrahim Khan. While Hastings, visiting Banaras three years later, painted a sorry picture of the province as a whole, he commented thus on the excellent administration of the city:

¹ See Hastings to Council, 1 November 1781, B.S.C., 12 November 1781, Range A, vol. 61, pp. 607-12.

² ibid., pp. 612-3.

'I have the Happiness to find all Men satisfied and happy in the excellent administration of the City of Benaris; and have experienced what few men of the first station have known in the intercourse with the natives of India, if of any other country, the voice of adulation diverted even in my own presence from myself in the eagerness of bestowing a better merited praise on another. Such is the tribute which the wisdom and Integrity of Ally Ibrahim Cawn have extorted from the Hearts of those who have been subjected to his Jurisdiction...'¹

In 1787, Cornwallis during the course of his north Indian tour received a complimentary letter from the resident bankers of Banaras relative to their full satisfaction over the administration of the city under Ali Ibrahim Khan.² But the situation in the countryside and in the other towns of the region was different. The .raja's mulki adalat or country court, located at Banaras, was the only court looking after rural interests. But this too from want of regularity and adequate funds - the total monthly allowance of its employees being less than six hundred rupees - had become almost useless.³ The need to establish regular courts in the towns and country was badly felt; and Duncan was entrusted with this task. The result was, as said earlier, the establishment of the Company's courts in the towns of Ghazipur, Jaunpur and Mirzapur in 1788. In each of these courts a hakim or judge, having magisterial powers also, and a number of minor officials were appointed.

¹Hastings to Wheler, 2 April 1784, Add. MSS. 29212, f.121b.

²See Chapter VI infra, p.262.

³Duncan to G.G. in C., 6 February 1788, B.R.C., 29 February 1788, Range 51, vol. 16, p.413; Extracts Res. Proc., 26 November 1788, B.R.C., 17 December 1788, Range 51, vol. 29, pp. 240-1.

In the selection of judges it appears, apart from merit, local considerations were also given due weight. For example, Mufti Karimullah was chosen for the town of Jaunpur, which was largely inhabited by Muslims, while Lala Bakhshi Singh was appointed in Mirzapur, a predominantly Hindu town. In Ghazipur, where Maulavi Umar Ullah was selected as judge-magistrate, the Muslim population was also quite significant.¹

The rules laid down for the working of these courts, in so far as the applicability of laws was concerned, were basically similar to those of the city courts of Banaras, but with this difference that whereas in Banaras two distinct courts for civil and criminal jurisdiction under two different judges were established, in the towns of Ghazipur, Jaunpur and Mirzapur the right to hear cases of both a civil and a criminal nature was vested in a single judge who also had the power of a magistrate. Another noticeable difference was in procedural matters of reference and appeal. In criminal cases the judges were empowered to inflict punishment to the extent of twenty stripes or a week's imprisonment without reporting the case, but for greater punishments the resident's approval was obligatory. All appeals against the judges' decisions were to be made within two months to the resident, and in civil cases where the cause of

¹Duncan to G.G. in C., 6 February 1788, B.R.C., 29 February 1788, Range 51, vol. 16, pp. 416-26; Duncan to G.G. in C., 15 March 1788, B.R.C., 26 March 1788, Range 51, vol. 17, pp. 718-9; Duncan to G.G. in C., 31 March 1788, B.R.C., 11 April 1788, Range 51, vol. 19, pp. 300-2.

action did not exceed ten thousand rupees the resident's decision was to be final, but if the amount exceeded that limit an appeal could be made to the Sadar Diwani Adalat at Calcutta.¹ The resident's appellate jurisdiction was also extended to the civil and criminal courts of Banaras operating under Ali Ibrahim Khan, in August 1788.²

After the establishment of regular courts in the district towns of Ghazipur, Jaunpur and Mirzapur, Duncan turned his attention towards the administration of justice in the rural areas. The raja's mulki adalat, both civil and criminal, at Banaras which had the responsibility for this had been ill-equipped. Upon an enquiry into its state in 1788, Duncan found that not only was its staff of forty-seven, including clerks and peons inadequate, but their monthly allowances too were meagre.³ To allow for better service and increased efficiency both the staff and the fund allocated for the monthly disbursement of their salaries were therefore raised in November 1788 - the former from 47 to 115 and the latter from Rs. 567 to Rs. 2,100.⁴ Some additions, again, were made two years later.⁵

¹See regulations concerning appeals, 15 March 1788, in A. Shakespear, ed., Selections from the Duncan Records, 2, pp. 143-5.

²Duncan to G.G. in C., 7 July 1788, B.R.C., 6 August 1788, Range 51, vol. 22, pp. 411-3; Board to Duncan, 6 August 1788, B.R.C., 6 August 1788, Range 51, vol. 22, p. 457.

³Extracts Res. Proc.; 26 November 1788, B.R.C., 17 December 1788, Range 51, vol. 29, pp. 240-1.

⁴ibid., pp. 241-6.

⁵Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 775-82.

In 1790, a total of 143 employees served in the civil and criminal departments of the mulki adalat. Out of these, eight earned between Rs. 100 and Rs. 50 a month, twenty-five between Rs. 40 and Rs. 10, and the rest below 10 rupees. The salary of the civil judge of the mulki adalat was Rs. 500 and that of the criminal judge Rs. 400 a month.

The mulki adalat with its establishment and staff remained under the raja's authority, though it was not free from the resident's influence who held supervisory authority over it, and its decisions likewise were appealable to him.¹

In 1794, when preparations for the establishment of full British administration in Banaras were in progress and Duncan, in response to the government order of 19 September 1794, had been busy preparing new regulations, there were thus two types of courts operating in the Banaras region: the Company's courts at Banaras, Ghazipur, Jaunpur and Mirzapur which had jurisdiction over the towns in which they were located, and the raja's country courts (mulki adalat) with their jurisdiction extending over the whole region minus the said towns. Table III shows the number of employees in the courts of the first category on a salary basis in 1794.

¹Duncan to G.G. in C., 7 July 1788, B.R.C., 6 August 1788, Range 51, vol. 22, p. 412; Narain, pp. 150-1.

Table III

Officials and employees of the Company's courts of
the Banaras Region, based on salary, 1794.¹

	<u>BANARAS</u>	<u>GHAZIPUR</u>	<u>JAUNPUR</u>	<u>MIRZAPUR</u>	<u>ALL TOWNS</u>
Range of salaries	No.	No.	No.	No.	No.
Rs. 450 to Rs. 400	3	1	1	1	6
Rs. 250 to Rs. 60	15	--	--	--	15
Rs. 50 to Rs. 10	53	9	10	11	83
Less than Rs. 10	300	50	91	128	569
Total	371	60	102	140	673

The highest paid official, whom we have not included in the table, was the chief judge-magistrate of the city of Banaras who received Rs. 2,500 per month - a salary fixed for Ali Ibrahim Khan in 1781 and which continued to be paid to his son Wasir-ud-din Ali Khan, who succeeded him in office in 1793.² Next came the deputy magistrate and two judges of the city courts of Banaras and the judge-magistrates of Ghazipur, Jaunpur and Mirzapur who, as shown in the table received monthly salaries of from Rs. 400 to Rs. 450. Among the low paid employees were the mullas and Brahmans who administered oaths to Muslims and Hindus when appearing before courts

¹Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 692-705.

²P.Treves to Barlow, 18 October 1793, B.R.C., 8 November 1793, Range 53, vol. 8, pp. 325-6.

according to their respective religions, peons, trumpeters, mashalchis or lampmen, jallads or executioners, harkaras or messengers, bhistis or water carriers, sweepers and grave diggers. Included among the middle rank officials were the munsifs or assistant judges, maulavis, pandits, kotwals, peshkars or readers of the courts; and below them came the muharirs or clerks, nazirs, scribes and badge-peons. Their number varied according to the size and jurisdiction of the courts. For example, Banaras being the capital city of the region naturally had more officials with their subordinates than all the rest put together. The town of Mirzapur had the second largest judicial establishment after Banaras on account of its being a flourishing trade centre, which involved adequate provision for the security of goods and speedy redress of complaints and grievances. The total cost of running these judicial institutions came to about twelve thousand rupees a month.¹

In March 1795 the Governor General in Council passed certain regulations for the administration of the civil and criminal justice of the Banaras region. These in the main were based on the Cornwallis code of 1793, operating in Bengal. Accordingly the city courts of Banaras, Ghazipur, Jaunpur and Mirzapur were re-organized on the

¹See Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 706-7.

model provided for in the regulations.¹ The two most important changes which were brought into effect were the substitution of European for Indian judges and the extension of their jurisdiction which had hitherto been confined to urban areas to the countryside. The city of Banaras, with a certain extent of country round it, was formed into a judicial division, and the rest of the region was distributed into three separate divisions. To each of these jurisdictions was appointed a European covenanted servant as judge and magistrate, with an establishment of European registrars and Indian officers. The raja's mulki adalat was consequently abolished, for its place had now been well supplied by the city and zila or district courts of Banaras, Ghazipur, Jaunpur and Mirzapur. As said earlier, a provincial court of appeal and circuit consisting of three English judges, one of whom was given the status of senior judge, was also established. The first senior judge of this court was J. Lumsden, who had no previous association with Banaras, while his two colleagues, J. Neave and P. Treves had both served in Banaras as assistant residents under Duncan.²

Thus in 1795 the process of replacing Indian officials by Europeans in the most responsible positions in the courts, which had earlier begun in Bengal, was extended to Banaras. Indians continued

¹See reg. 7 of 1795, in Clarke, vol. 1.

²Reg. IX of 1795, in Clarke, vol. 1; G.N.Saletore, ed., A Catalogue of State Papers, N.W.Provinces, Judicial Series (1795-1814), vol. I, Pt. 1.

to be employed but were assigned subordinate positions as munsifs and as amins, or small claim courts judges, sarishtadars or record-keepers, Hindu and Muslim law officers, nazirs, scribes, clerks and peons.¹ It was not possible for the British administrators to dispense with their services altogether.

A similar pattern, though different in time and scale, is detectable in the administration of revenue. In the Banaras region, as we have seen in the preceding pages, the resident was first a receiver of the Company's revenue, then he was given supervisory power over the mint and revenue, and finally he was vested with the authority, in concert with the raja, to settle the land revenue of the region. In the third and final phase he also held appellate jurisdiction over the civil and criminal courts of the region. In terms of both men and money, his office appears to have expanded a great deal in the twenty year period. For example between the years 1775 and 1781 the resident and his assistant were allowed not more than one and a half thousand rupees a month as the official allowance for them and their servants. This sum went up to about eight thousand rupees in 1788, and to over ten thousand in 1794.² In 1788 besides

¹See P.J.Marshall, 'Indian officials under the East India Company in Eighteenth Century Bengal', B.P.P., LXXXIV, Pt. 2, p.95; C. Sinha, 'Personnel of Indian Judges in Bengal under the E.I. Company's Administration', B.P.P., LXXXVII, Pt. 2, pp. 204-16.

²In 1775 the resident's salary was fixed at Rs. 1,000 p.m. and that of his assistant at Rs. 300. In 1787 it was raised to Rs. 5,000 p.m. for the resident, while Rs. 800 and Rs. 600 were assigned to his two assistants. For establishment expenses in 1788 and 1794 see, Duncan

the resident and his two European assistants, who enjoyed about 80 per cent of the total funds allotted to the residency, there were about thirty Indians, mostly Hindus, five of whom received a monthly salary of between two hundred and sixty rupees, eight of between forty and twenty rupees and the rest below ten rupees. Six years later, in 1794, the number of Europeans in the residency had gone up to six and that of Indians to one hundred and twenty-four. The principal among the Indian employees of the residency were the sarishtadār or record keeper, a Persian munshi, a maulavi (Muslim law officer), a pandit (Hindu law officer), a treasurer, a reader of petitions and a nazir. These men received monthly salaries of between four hundred and sixty rupees. Among the lower grade employees were the clerks, scribes, a mulla and a Brahman to swear the litigants and their witnesses; and at the bottom were the peons and menials who constituted the largest number.¹

The one direct consequence of the growth in the residency staff and volume of its responsibilities was a corresponding decrease in the raja's establishment and authority. We know that after 1781 the raja was not allowed to keep any military force of his own except the few

to Govt., 3 Jan. 1788, B.R.C., 11 Jan. 1788, Range 51, vol. 15, pp. 63-9; Duncan to G.G. in C., 20 Oct. 1794, B.R.C., 7 Nov. 1794, Range 53, vol. 21, pp. 706-7.

¹ See Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 706-7.

horsemen and peons necessary for the security of his household and the collection of revenues. In 1788 Raja Mahip Narayan Singh, who had a contingent of forty-seven horse, two hundred and eighty-seven peons and seventy-five harkaras or messengers, was advised by Duncan to reduce them to ten, sixty and forty respectively as a measure of economy.¹ Though we have no evidence of what happened to those thrown out of employment we may suppose that some at least found new posts in the mulki adalat, the resident's office, the city courts and the kotwali or police department which were being expanded.

In consequence of the administrative re-organization and change of 1795 when the resident's office was abolished and Duncan left as Governor of Bombay, most of the European serving in the residency were assigned new jobs. For example, Weave and Treves became judges of the provincial court of appeal and Alexander Duncan, younger brother and second assistant of Jonathan Duncan, was made collector. Many of the Indians who had adequate qualifications and training were given employment in the collector's establishment and in the Company's courts. Some of these men and a few others who later joined the British in the administration of revenue and justice in the various capacities of what Cohn terms

¹Duncan to Mahip Narayan, 28 December 1788, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 945-6.

'under civil servants' were able to utilise their official positions and enhance their economic and social status in nineteenth century Indian society.¹ The general effect of the changes after 1781 was, however, to limit and depress the opportunities for Indian administrators in Banaras.

These political and administrative changes of the latter part of the eighteenth century also affected the system of land control and the landed interests, the village communities and in the urban sphere those of the merchants and bankers. Their fortunes we shall study in subsequent chapters.

¹Colm, 'The Initial British Impact on India', pp. 429-31.

Chapter III

THE LANDED CLASSES AND LAND CONTROL

In Mughal India - both in the directly administered territories and the tributary states - much power was left in the hands of chiefs or persons of local influence universally termed 'zamindars'. They included various classes of landed interests ranging from powerful autonomous chiefs of tributary states down to the primary zamindars at village level, who were no more than petty intermediaries or themselves cultivators of the soil. Chiefs of the first sort were allowed much freedom in the internal management of their states so long as they recognised Mughal overlordship and paid their fixed tribute. The position of the other zamindars in society was usually hereditary, although if they failed in their obligations to the state their positions as revenue collectors could also be terminated. They were vested with the powers of revenue collection and also exercised police duties. Those who were at the head of autonomous principalities naturally exercised much greater powers than the minor local chiefs or intermediaries.¹

¹ Irfan Habib, The Agrarian System of Mughal India, pp. 158-70; S. Nurul Hasan, 'The Position of the Zamindars in the Mughal Empire', Indian Economic and Social History Review, vol. 1, No. 4, 1964, pp. 107-19; B. R. Grover, 'Nature of Land Rights in Mughal India', I.E.S.H.R., vol. 1, No. 1, 1963, pp. 1-23; W. H. Moreland, From Akbar to Aurangzeb, p.236; J. Shore's minute, 2 April 1788, B.R.C., 2 April 1788, Range 51, vol. 18, p.121.

For their continued possession of these rights the zamindars were bound to pay a stated amount of land revenue or tribute (in the case of vassal chiefs) to their overlord, the emperor.

With the gradual disintegration of the Mughal Empire and the decline of the centralised authority which the Mughals had been able to build over a period of two hundred years, many chiefs and local zamindars were able to carve out territories over which they exercised political authority in direct disregard of the central government. In eighteenth century India structural changes not only in the political life of the country, but also in the economic and social life consequently occurred.

The chief feature of the political economy of rural northern India in the eighteenth century was revenue farming. The practice arose out of the political and economic exigencies of the state. As the demand of the government for more money grew and as its capacity for direct, detailed collection or supervision of the collection of revenue declined, the intermediaries, chiefs, rajas, amils, muqaddams and chaudharis who under the Mughal system were denominated 'zamindars' turned into revenue farmers, who tried to collect as much as possible from the peasants, employing force if, and when, necessary. The evil was further accelerated by the growth of virtually independent states and semi-independent principalities under the provincial governors and local chiefs. In northern India one such development was the emergence of the state

of Awadh under Saadat Khan (1722-39) and his successors. The nawab though still acknowledging the suzerainty of the emperor became the de facto ruler of a large state. Under him were also a number of chiefs, rajas and zamindars who were allowed to hold certain regions in return for revenue collection and administration on behalf of the nawab. They realised the revenues from the cultivators and primary zamindars and paid a lump sum to the nawab.¹ The raja of Banaras belonged to this category.

Balwant Singh (1739-70) and Chet Singh (1770-81), the first two rajas of Banaras, launched an incessant campaign against the neighbouring rajas, chiefs and zamindars who were their rivals, deprived them of their forts and lands and in their places substituted their own friends and relations as amils or tax collectors. As these men rose, so older members of the zamindar class were pushed downwards, in a large scale reordering of provincial society. And though, on the acquisition of Banaras by the British, many of the dispossessed zamindars were able to secure their restoration perhaps a third of them failed to achieve a comeback, being permanently reduced to the status of villagers and cultivators. Conversely some of the new men who had risen under the Banaras rajas and who now entered British service were able to obtain confirmation of their zamindari rights, and as revenue collectors to enrich

¹ A.L. Srivastava, The First Two Nawabs of Oudh, pp. 260-1.

themselves and their families. The task in this chapter will be to survey the class of landholders whose fortunes were thus drastically changed, examining their social origins, the effects of the policies of the Banaras rajas upon their position and finally the impact of the British revenue settlements of 1789-95 upon this class.

The 'landholders' of the Banaras region may be grouped under three heads - those who held zamindari rights in land, those who enjoyed the superior status of talugdar, and those who enjoyed land revenue grants from the state in the form of jagirs. In the case of all three it will become evident that the English term 'landholder' is only roughly applicable in Indian circumstances to persons who held rights over land since these might be much less than those enjoyed by an Englishman holding land in fee simple. Again, in the case of all three categories, the position enjoyed by an individual might be of very various importance.

The most numerous class was that which Mughal, Nawabi or East India Company administrators knew as zamindars . These were men, or more rarely women, who had the right to a defined share, roughly one-tenth, in the produce of village lands, as members of incoming conquering castes or clans. The power of such dominant castes or lineages might extend over a whole district or just a few villages and the claim to revenue based upon that power was shared among the members of the caste or lineage by inheritance from the original

conquerors. The zamindari right, however, was not merely heritable - it could be bought or sold, in whole or in part, as numerous sale deeds testify.¹ The original strength of the clan, its subsequent fortunes in war, in part dependent upon the number of its fighting men and the productivity of its lands, the accident of division of ancestral lands or their accumulation by marriage or purchase, all these elements varied to produce some zamindars whose rights were confined to a fractional share in a single village's revenues and others who headed families or lineages dominant over whole districts. The right to which these zamindars had a claim was a share in the village surplus after the revenue demands of the state had been met. However, the evidence from Aurangzeb's reign onward suggests that over much of northern India, the Banaras region included, the zamindar, because he possessed local power, was generally used as a revenue collector by the state, being paid a small allowance for his services.²

The title of taluqdar was originally given to zamindars in respect of their function as revenue collector for the state. As Irfan Habib has shown, taluqdar may originally have been a rather less honourable title than zamindar since it suggested someone

¹ See Habib, The Agrarian System of Mughal India, pp. 160-62. See also his article on 'Aspects of Agrarian Relations and economy in a Region of Uttar Pradesh', I.E.S.H.R., vol. 4, no. 3, 1967, pp. 205-32.

² Habib, 'Aspects of Agrarian Relations and economy in U.P.', pp. 211-2.

acting as an agent rather than possessing rights of his own. To be a taluqdar of ten villages might merely mean that a man collected the revenues of ten villages for the state, not that he had zamindari rights over all of them. On the other hand in the nineteenth century the title of taluqdar in Awadh or the United Provinces was attached to the greatest landholders, which suggests that many taluqdars had been able to use their authority as intermediaries in the revenue system of the state to enhance their power over against their fellow zamindars.¹

The third class, that of jagirdars, consisted of men whose claim to a share in the produce of the villages was derived from a grant from above of the state's rights to land revenue. Such an alienation of state revenues might be made by way of salary to an official or as a reward for some meritorious deed. The jagir thus consisted of an area of land, usually in whole villages, the revenue of which had been allotted to the jagirdar.

The three groups were nothowever exclusive in their nature. The raja of Banaras, by origin and in the nawab's eyes a zamindar, could also be a jagirdar. Similarly a jagirdar might also possess a zamindari within his jagir - as Irfan Habib has demonstrated - while a taluqdar, acting as revenue collector for the state over

1

T.R.Metcalf, 'From Raja to Landlord! The Oudh Talukdar', in R.E.Frykenberg, ed., Land Control and Social Structure in Indian History, pp. 123-43; Habib, The Agrarian System of Mughal India, pp. 171-3.

other primary zamindars would also be a zamindar over some area too. Thus all the systems were interlinked to some degree.

Prior to the eighteenth century it seems the Rajputs were the dominant class of landholders in the Banaras region. In the revenue statistics of the province of Allahabad, Abul Fazl had given in tabular form pargana by pargana both the areas of land controlled by the zamindars and their revenue liabilities. From Table I we can get a picture of the zamindars who controlled the land in the districts of Ghazipur, Banaras and Jaunpur in about 1595. The first two districts were handed down to the Banaras zamindari in perfect shape but the last one - Jaunpur - was much reduced in size. The figures for Jaunpur are based on those areas which can be identified as later forming part of the Zamindari of the raja of Banaras.

From the table it is evident that the Rajputs were the dominant class of landholders in the district of Jaunpur, but in Ghazipur and Banaras they were outnumbered by the Brahmans. The latter were not exclusively Brahmans but also included Bhumi-hars.¹

¹ Abul Fazl has used the word 'janardar' which implies a person wearing Janey or the sacred thread. It could well be applied to the three upper castes of Hindu society. But since he has separately mentioned the names of Rajputs with their clans, it may be taken that he used the term 'janardar' for Brahman-Bhumi-hars.

Table I

Zamindars controlling land according to the Ain-i-Akbari, 1595¹

Zamindar	JAUNPUR		CHAZIPUR		BANARAS		ALL DISTRICTS	
	Area in bighas	per cent of total area	Area in bighas	per cent of total area	Area in bighas	per cent of total area	Area in bighas	per cent of total area
Rajput	378,000	61	83,000	29	30,000	20	491,000	47
Brahman								
<u>Bhumihar</u>	43,000	7	170,000	59	108,000	72	321,000	30
Muslim	32,000	5	---	---	---	---	32,000	3
Rajput- Muslim	42,000	7	---	---	---	---	42,000	4
Brahman- Rajput	122,000	20	28,000	9	11,000	8	161,000	15
Unknown	---	---	7,000	3	---	---	7,000	1
Total	617,000	100	288,000	100	149,000	100	1,054,000	100

¹Abul Fazl Allami, Ain-i-Akbari, Add. MSS. 7652, ff. 212-3; and English tr. by H.S. Jarrett, vol. 2, pp. 173-7; W.H. Moreland, 'Agricultural Statistics of Akbar's Empire', Journal of U.P. Historical Society, vol. 2, pt. I. There are mistakes in Jarrett's translation. Moreland was first to point out the mistakes in Jarrett's translation. Cohn's table included in his article 'Structural Change in Indian Rural Society', p. 56, is based on Jarrett's translation of the Ain-i-Akbari. I have corrected and collated the figures with the help of the Persian MSS., Moreland's suggestions and Gladwin's translation of the Ain.

The Bhumihars are a sub-caste of Brahmans who have left the priestly duties of the orthodox Brahman community and have adopted agriculture as their main profession.¹ They, along with Brahmans, were in control of 30 per cent of the total lands of the three districts . If taken collectively the Rajputs held zamindari rights over 47 per cent of the cultivable lands and shared with Brahmans and Muslims in an additional 19 per cent of the area. The Muslims were in control of only three per cent of the total land and shared with the Rajputs an additional four per cent. All the Muslim holdings were in the district of Jaunpur.

The zamindars also kept troops - both cavalry and infantry - to control the rai-yats and safeguard their zamindaris from robbers - and from their neighbours. They were perhaps also under an obligation to furnish troops for the Mughal armies in times of need. From Table II we can get some idea of the relative military strength of the zamindars of the three districts of the Banaras region in the late sixteenth century.

The proportion of infantry maintained by Rajputs and by Brahmans and Bhumihars for all districts almost exactly reflects the proportion of land over which they exercised their sway. The Rajputs were notably stronger in cavalry - an important arm - as

¹ See J. Beames and H.M. Elliot, Memoirs on the history, folklore, and distribution of the Races of North-Western Provinces of India, vol. 1, pp. 212-3.

Table II

The armed strength of the zamindars according to the Ain-i-Akbari, 1595.¹

Zamindar	<u>JAUNPUR</u>		<u>GHAZIPUR</u>		<u>BANARAS</u>		<u>ALL DISTRICTS</u>		Per cent of total infantry
	Cavalry	Infantry	Cavalry	Infantry	Cavalry	Infantry	Per cent of total cavalry	Per cent of total infantry	
Rajput	260	15,300	90	4,970	500	4,000	850	56	24,270 50
Brahman [Bhumihar]	10	3,200	200	9,000	130	4,000	340	22	16,200 33
Muslim	40	500	-	-	-	-	40	2	500 -
Rajput-Muslim	50	2,000	-	-	-	-	50	3	2,000 4
Brahman-Rajput	150	3,500	200	2,000	-	400	250	17	5,900 13
Total	510	24,500	490	15,970	630	8,400	1,530	100	48,870 100

¹ See footnote to table I, p. 69

compared with Brahman-Bhumihars. More than fifty per cent of the total troops were maintained by the Rajput zamindars, which is a sufficient explanation of why they survived better than others, and were able to hold on to more lands than Brahman, Bhumihar and Muslims put together. The Muslims' strength was entirely confined to parts of the Jaunpur district round the capital of the old Muslim Jaunpur kingdom.

It must be made clear that the zamindars were not bound to keep up any set number of troops for the state, in the way a jagirdar was. We have no definite proof of such local forces - infantry and cavalry - being employed in the warfare of the state. On the contrary, we find the troops of the zamindars being used against the officials of the state.¹ Besides a few regular cavalry and infantry maintained by big zamindars, all the other troops formed irregular contingents which were summoned by the zamindars in hour of need. It may be assumed that basically the troop figures represent the clan or caste men of fighting age.

By the beginning of the eighteenth century we find a number of zamindars who with the help of their clansmen and armed retainers had established their dominance over a group of villages or a pargana and acquired the status of a raja or chief zamindar. They had built small forts and also raised contingents of perhaps a few hundred men for defence against their adversaries. Most of them were Rajputs

¹ Habib, The Agrarian System of Mughal India, p.167.

of different clans, such as Chandel, Gahadwala, Hayobansh, Ujjaini and Monas. The Rajputs of the Banaras region were not the original inhabitants but were immigrants from the western part of what is now the state of Uttar Pradesh. They came as adventurers either individually or in groups, took employment under the aboriginal semi-tribal chiefs - Seoris, Bhars and Cherus, and as their influence grew they were able to supplant them. It has usually been assumed that this happened in the 'fourteenth to sixteenth centuries'.¹ But this view seems untenable for we know that Gahadwal Rajputs had ruled Banaras for about one hundred years before they were defeated by the Turks late in the 12th century.² The migration of the Rajputs should rather be put in the eleventh century. Once they had settled there they were unlikely to have re-emigrated to the west, where the pressure of the Muslim invaders was greater. What happened in the fifteenth century and early sixteenth century was the re-assertion of their presence and power when the collapse of the Tughlaqs lifted the pressure from Delhi.

The most spectacular story, however, in eighteenth century Banaras was the rise of the Bhumihaar family of Gangapur under Mansa Ram, Balwant Singh and Chet Singh, the rajas of Banaras. Tradition records that the ancestors of the raja were in direct descent from Kaithu Misr, a family priest of the mythical king Banar. It seems, however,

¹Oldham, Memoir of the Ghazeepoor District, Pt. I, pp. 45-9; Cohn, 'Political Systems in Eighteenth century India', p.314.

²See R.S.Tripathi, The History of Kanauj to the Moslem Conquest, pp. 324-5.

that the immediate ancestors of the raja had abandoned their traditional title and assumed that of 'Singh', a title generally used by the Rajputs.¹

The policy of Mansa Ram and his successor Balwant Singh was directed towards consolidation and expansion of their holdings by ejecting the chiefs and zamindars from their hereditary possessions. In this scheme they proceeded cautiously and in a well planned manner. Their immediate adversaries were Bairisal Singh and Dariyav Singh, the Bhumihaar zamindars of Kaswar, and Bariyar Singh of Pindra, in the Banaras district. The first two were defeated and killed by Mansa Ram in 1728, while acting as amil under Rustam Ali, with the help of nazimi troops used for the revenue collection, while the enmity of the latter, Bariyar Singh, was transformed into permanent friendship through a matrimonial alliance - the marriage of Balwant Singh with the daughter of Bariyar Singh. The marriage proved of immense benefit to Balwant Singh for it not only provided him with a consort but also with men and money which he could use in his further projects of consolidation and expansion. The fort of Mariyahun in Jaunpur district was obtained by Mansa Ram from its Rajput chief in 1737 through ingenuity.² This again provided him with a further wealth and a stronghold.

¹Khairuddin, pp. 1-3.

²See Khairuddin, tr. pp. 2-11.

Mansa Ram's skill and business talents won complete control over his indolent Muslim master's mind and made him the de facto ruler of the region. In 1738 he negotiated with the nawab of Awadh and with the help of his friends in the nawab's court managed to replace Nazim Rustam Ali in the amildari of the Banaras region, minus Ghazipur, at an enhanced sum of thirteen lakhs of rupees a year.¹ The question arises what was the reason for the success of Mansa Ram in ousting his Muslim overlord and obtaining a major portion of his amildari from the nawab? It has been said that the connivance of Mansa Ram and the mismanagement of Rustam Ali were generally responsible for it. But the main reason from the nawab's point of view, was an enhanced revenue which he was to gain from such a transaction. Formerly he received a total revenue of eight lakhs of rupees from Rustam Ali, now the amount was doubled - thirteen lakhs for Banaras, Jaunpur and Chunar and three lakhs for Ghazipur which was leased to Shaikh Abdulla. A year later Mansa Ram died, and his son Balwant Singh, who had in the meantime managed to obtain a sanad confirming his zamindari rights and title of 'raja' from the Mughal Emperor Muhammad Shah, succeeded him.

Balwant Singh had gained administrative experience under his father, but proved even more shrewd and ambitious than him. He

¹Khairuddin, tr. pp. 9-10; Srivastava, The First Two Nawabs of Oudh, p.193.

realised that the security of his possessions lay in punctuality of payments to the nawab and the consolidation of his internal strength. For ten years he did not disturb any zamindar of the region and collected and forwarded the stipulated amount of land revenue regularly to the nawab. Meanwhile he built a fort in Gangapur and recruited a large number of men. Then, in 1748, confident of his strength and taking advantage of SafdarJang's absence at Delhi, Balwant Singh turned out the nawab's agent (sazawal) and attacked the Monas chiefs of Bhadohi (then in Allahabad district) and annexed the whole pargana. For a short time the fortress of Bhadohi was occupied by Ali Kuli Khan, the nazim of Allahabad under the nawab, and Balwant Singh retreated. But by bribing some of his adversaries' troops he weakened their strength and after defeating the combined armies of the Monas Rajputs and the nazim, he reoccupied the fort. The nawab, although aware of his vassal's act, was too busy with the Ruhelas to take any immediate action against him.¹ But as soon as the nawab got free from his troubles with the Ruhelas he came to Gangapur to chastise Balwant Singh. The latter fled towards the jungles of Mirzapur. The nawab pursued him but fortunately for Balwant Singh, Safdar Jang had then to turn back, being summoned by the emperor to join him against the Marathas and Imadul-mulk,

¹Oldham, Pt. I, p.100; Srivastava, The First Two Nawabs of Oudh, p.194.

in February 1754.¹

There were a number of 'rajadoms' lying outside the frontiers of Balwant Singh's Zamindari, the rajas of which were in control of large tracts. These were especially to be found in the southern part of the district of Mirzapur, and in the eastern sector of Ballia (then in Ghazipur). In the south Balwant Singh was in search of a natural frontier and for this the Kaimur hills and the river Son lying to the south of Mirzapur attracted his attention.² He was also in need of strong forts where he could keep his treasure and retreat in safety being pressed by the nawab of Awadh. The rajas of Bijaigarh and Agori Barhar who were in control of large hilly tracts and also of strong fortresses were therefore natural victims for Balwant Singh's ambitions. But before dispossessing them he defeated the Muslim zamindars of Bhagwat and Latifpur (Mirzapur) in 1752-53 and captured their forts of Patita, Latifpur and Ahraura. Thus, the way being cleared, in 1754, he attacked and occupied the forts of Bijaigarh and Agori and annexed these two parganas by dispossessing their rightful owners, the Chandel rajas. Others who were defeated and dispossessed were the Gahadwal raja of Kantit, of sarkar Terhar in the province of Allahabad (1753), and the Muslim faujdar of Khera-Mangror, in Shahabad (1754).

¹Oldham, Pt. I, pp. 100-101; Srivastava, Shuja-ud-daulah, vol. I, p. 27.

²See 'Map of the Southern Parts of the Zemindary of Benares', p. 349

A large number of zamindars were also ejected in Jaunpur in 1755; and after obtaining the lease of Ghazipur from the nawab in 1758 for an additional sum, Balwant Singh turned out the Hayobansh raja of Ballia, and the Ujjaini chief of Seringa in Chausa.¹

There are many questions which naturally arise regarding the success of Balwant Singh in dispossessing these rajas and chiefs. Why did he succeed in so many cases? Did he as revenue collector for the Awadh government initially have any military support from above? Did he use feuds within clans or between lineages to rise himself? Did he pay his troops better than the others, did success in early days attract adventurers to him? Was he just more ruthless and cunning than his rivals? These are some of the questions which call for explanation. Wilton Oldham, sometime collector of Ghazipur, commenting upon the character of Balwant Singh, wrote in 1870:

'The success of Balwunt Singh in his ambitious projects is, I think, to be attributed to the adaptation of his character to the circumstances in which he was placed, and to the state of India at the time. His character was of the Mahratta type. He was hampered by none of those sentiments of honor [sic] which have often induced Rajpoots and Mussulmans of the old school to prefer death to disgrace; treacherous, unscrupulous, skilled in allaying the suspicions of others, his own cautious vigilance never slept. Brave and willing

¹Oldham, Pt. I, pp. 102-03; Khairuddin, tr., pp. 23-36.

to fight when fighting was politic, he preferred to use gold rather than steel, and rarely attempted an enterprize in which success was doubtful. Cruel and vindictive towards fallen foes, he was ever willing to forgive the injuries of the powerful, and in cases where he could not destroy his enemies, he accepted them without hesitation as friends and allies.¹

The raja paid additional revenue to the nawab for all the lands which he occupied in South Mirzapur and Bhadohi and also gave extra sums in 'tribute' to his overlord. The nawabs of Awadh made many an attempt to dispossess Balwant Singh from Banaras, but did not succeed owing to his skill in avoiding pitched battle and their inability to wait any length of time in face of more pressing situations elsewhere, which called for urgent attention. Consequently they had to compromise with the raja. From 1764 onward Balwant Singh also had the support of the British in Bengal.²

Thus most of the Hindu and Muslim chiefs of the Banaras region were dispossessed of their forts and zamindaris. Under the Mughals they had paid a stipulated amount to the government as intermediaries and in turn had collected from the cultivators and primary zamindars. These rights were naturally lost to them.³ It may be asked what happened to those who had been defeated and

¹Oldham, Pt. I, p.105.

²For details see 'Memoirs and papers, etc.', Add.MSS 29209, ff. 188-193; Aitchison, vol. I, pp. 89-90 and 57-8; H.Misc.Ser., vols. 201 and 202.

³Oldham, Pt. I, p.106.

dispossessed. This much is certain that they were deprived of their strongholds - the forts, and the right to collect revenues for the Awadh government. In their places amils were appointed, many of whom were friends and relations of the raja. Some of the zamindars were killed in the fight against the forces of the raja, as was the case with Bairisal and Dariyav Singh of Kaswar, Banaras, Raja Daswant Singh of Bhadohi and the Muslim zamindar of Latifpur, Mirzapur.¹ Others seem to have lived in a dispossessed state, and on finding any opportune moment tried to reclaim their hereditary position. We find a number of such zamindars or their descendants pressing their claims for restoration upon the East India Company. Some who rendered useful service to the British against Chet Singh in 1781, had their claims accepted by Hastings but only one of them - Adil Shah, grandson of Shambhu Shah of Agori-Bahar - was restored while others were granted money allowances or jagirs.²

The only class of zamindars who preserved their proprietary rights tolerably well in the eighteenth century were the Sengar Rajputs of Lakhnesar in Ballia and the Bisen and Bais Rajputs of Badlapur and Singaramau in Jaunpur. The basic factor behind their continuance in authority was their organizational strength.

¹Oldham Pt. I, pp. 99-101.

²For details see Hastings to Bengal Council, 21 November 1781, B.S.C., 3 December 1781, Range A, vol. 61, pp. 688-9; Oldham, Pt. II, pp. 13 and 45.

Their united opposition to any attempt of the raja to dispossess them secured their landed rights, which was generally not the case in other parts of the Banaras region.¹

In eighteenth century Banaras a constant struggle was going on between the raja and the zamindars to obtain the maximum benefit from the land. The following letter of Raja Mahip Narayan Singh (1781-95) explains the fiscal policy of the Banaras rajas in general and of Balwant Singh in particular:

'... in the time of Maha Raja Bulwunt Sing, the plan of the settlement of the country was not in one way or mode. Whenever he knew it proper to receive the Malguzary or revenue from the hands of the zemindars, he did so and wherever he knew the zemindars to be wicked desolators, and such men as the revenue would not be effected by, he there made the villages cucha² and took the revenue.'³

The result of this policy was the deposition of many zamindars from their position and function as revenue collectors in favour of amils who were tax-gatherers and tax-farmers pure and simple. The number of zamindars who had lost their zamindari rights during the time of Balwant Singh and the first few years of Chet Singh's administration was estimated at over two thousand

¹Duncan to G.G. in C., 1 February 1789, B.R.C., 18 February 1789, Range 51, vol. 32, pp. 651-2.

²In revenue terminology kachcha (corruptly cucha) implied a direct revenue assessment made with the raiya.

³Mahip Narayan to Duncan, 23 January 1790, B.R.C., 19 February 1790, Range 52, vol. 6, pp. 213-4.

by Duncan in 1790.¹ It seems, however that while they remained deprived of their income from the village surplus they were allowed to keep their personal farm lands at favourable jamma as compared to other village renters. Wilton Oldham, the collector of Ghazipur in reviewing their situation in 1870, commented:

'The village proprietary bodies were for the most part allowed to remain in possession [sic.], but their status was changed. They were reduced to the condition of cultivators, and obliged to pay the total annual assets of the village, except a trifling gratuity for their support, called nankar and maāfee mamoollee.'²

In 1788 Jonathan Duncan, the British resident at Banaras, and his two European assistants took over the direct revenue administration of the region in collaboration with Raja Mahip Narayan Singh. In general, in the land settlements of the Banaras region the rules for the decennial settlement of Bihar were to be applied as far as the local condition would permit. The first and foremost question to be settled was who held the zamindari rights or to whom should the leases establishing the right to act as revenue collector over a given area be granted. In principle it was decided that only those zamindars who could establish their de facto possession subsequent to 1st of July 1775 (the date of the final transfer of sovereignty of Banaras to the East

¹Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 197-8.

²Oldham, Pt. I, p106.

India Company) should be recognised as actual zamindars to settle government revenue.¹ Proof of holding zamindari rights included revenue receipts, a patta from previous tax-officials, entry in the ganungo's records, or the sworn statement of local leaders in the area.²

Once the principle of how to define zamindari right was settled it remained for the resident to find out the actual zamindars and make settlements with them. In this he was assisted by his Indian and European assistants, by the pargana ganungos and by the locally recognised leaders - chaudharis and headmen. Revenue officials like Ram Chandra Pandit of Ballia, Shankar Pandit and Mehendi Ali Khan of Ghazipur, Shiv Lal Dube of Jaunpur and Umaray Singh of Banaras, who were well acquainted with local conditions and revenue matters, were very helpful to Duncan in the formation of the land settlement of Banaras.³ Of these men Ram Chandra Pandit and Mehendi Ali Khan, from their long experience in revenue collection and settlement, proved to be of immense help to the resident in explaining the nature of the zamindar brotherhoods, the principles of former land settlements,

¹Extracts Res. Proc., 22 Nov. 1789, B.R.C., 23 December 1789, Range 54, vol. 53, pp. 404-6.

²Cohn, 'Structural Change in Indian Rural Society', p.63.

³Oldham Pt. II, p.124.

and the rights and positions of zamindars and raiylats.¹ In their respective jurisdictions they were entrusted with the actual formation of the land settlements in 1789, and their settlements when completed met with great approbation and applause from the resident.

In the settlement of some parganas considerable difficulty was experienced due to the absence of zamindars. For instance, in Jalhupur district Banaras, only two persons could be found holding zamindari rights after 1775. The revenue settlement of part of Jalhupur was therefore made with them and the rest was left amani or unsettled.² There were a number of persons who claimed their rights of reinstatement on the general plea of being either direct or collateral heirs of those zamindars dispossessed by Balwant Singh.³ Since they did not come within the limits fixed by the government, they were excluded from the settlement. It was, however, thought desirable to restore them to their former positions, if the raja would agree, but the latter refused to admit the claims of those who had lost their zamindari rights before 1775.⁴

¹ See Ram Chandra Pandit's report on the zamindars and raiylats of Ballia submitted to Duncan, 14 July 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 927-42; Mehendi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 672-86.

² Extracts Res.Proc., 22 November 1789, B.R.C., 23 December 1789, Range 51, vol. 53, pp. 406-7.

³ ibid.

⁴ G.G. in C. to Duncan, 23 December 1789, B.R.C. ibid., p.419; Extracts Res. Proc., 23 January 1790, B.R.C., 19 February 1790, Range 52, vol. 6, pp. 216-7.

In the land settlements of 1789-90 leases were granted in the first place to village zamindars and taluqdars, but where there were neither, engagements were made with revenue farmers; and lastly where nobody came forward to enter into revenue agreements, the villages were left unsettled, the government officials directly collecting the revenue from the cultivators. The last type were thus treated as rai-yati villages. In terms of area, two-thirds were settled with the zamindar-taluqdars; one-fourth was leased to revenue farmers; and one-twelfth remained amani.¹ About fifteen per cent of the state revenues were alienated to jagirdars and muaafidars. Among the former were included the raja and members of his family who held jagirs as well as other men who were allotted lands in perpetuity by Hastings.² The muaafidars included Brahmans who had received villages in krishnarpan and Muslim faqirs and qazis. In all, 4,700 pattas were granted to the zamindars and revenue farmers.³

¹ See Duncan to G.G. in C. , 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, p.199.

² The total land revenue of the region was estimated by Duncan in 1790 at Rs. 4,926,000. Out of this Rs. 4,200,000, or 85 per cent were to be collected by the state and the rest were alienated to jagirdars and muaafidars. See Duncan to G.G. in C., ibid., pp. 358-61.

³ See Duncan to Government, 22 July 1794, in Selections from the Duncan Records, vol. 1, p.221. The number of zamindari pattas stood at 3,204 and the rest, that is, 1,496, were issued to revenue farmers. Prof. B.S.Cohn, making a mistaken inference from V.A.Narain's

The first major step towards giving permanency to the existing structure of land control was taken by the Bengal government in February 1791 when the landholders of the Banaras region were told of the continuance of their leases for their lives as long as they paid the public revenue and observed all other rules contained in their agreements.¹ By Regulation 1 of 1795 the zamindars, taluqdars and the revenue farmers with whom settlements had been made in 1789 were declared proprietors of their land in perpetuity. The position of the revenue farmers who were the recipients of leases in place of dispossessed zamindars was treated rather differently. While their leases were declared permanent, they could also be ejected from their positions in case of the decision of the civil courts to restore proprietary rights to the zamindars who, despite their 'intermediate possessions' subsequent to July 1775, had remained excluded from the land settlement. In such a case the zamindar was to indemnify the

revenue statistics, has put the total of revenue agreements made in 1789-90 at 5,735. In fact these figures do not represent the revenue agreements but the number of zamindars in and out of possession. Cohn, 'Structural Change in Indian Rural Society', p.66; Narain, p.236; Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, p.358.

¹Resolution of G.G. in C., 11 February 1791, B.R.C., 11 February 1791, Range 52, vol. 26, pp.386-7.

farmer, for any loss that might have accrued to the latter, before being reinstated.¹

In the case of zamindars who had lost their zamindari rights prior to 1775, it was decided by the government, with the concurrence of Raja Mahip Narayan Singh, in 1795, to admit their claims of restoration either on the death of the farmers or on their pattas becoming otherwise void.²

Who, then, became zamindars under the permanent settlement? The total number of zamindars who obtained pattas was a little over three thousand. But it must be borne in mind that there were many more whose names were not recorded, but who were given possession in joint proprietorship with those in whose names the pattas were issued. The zamindars of Banaras were in a majority of cases the descendants of one common ancestor. Numbers of them had had their share made distinct at the time of the settlement. But the major part still 'continued blended with the share or shares of the principal or the head of the family, being one or more, whose names were alone inserted in official documents or leases for the payment of the public demand.'³ This had the general consent of the

¹ Regulation 1, of 1795, section III, clause 6, in Clarke, vol. 1.

² ibid., sec. 2, clause 5, ibid.; Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 670-1.

³ B.B. Misra, The Central Administration of the East India Company, pp. 197-8.

inferior pattidars or coparceners.. But an option was left to them to make their shares distinct or separate through the civil courts, if they so desired.

Sometimes it was difficult to ascertain the proportionate share of individual zamindars, as the case of Majhwar pargana in the district of Mirzapur illustrates:

'This Pergunnah is occupied by Zamindars of the Rajepoot tribe, whose possessions were so blended, that at the time of making the settlement & fixing the jumma, it was found impossible to descend further in its apportionment, on the different parts of the District, than to its seven general divisions or Tuppehs; the partners agreeing to assess among themselves the personal proportions of the jumma in each Tuppeh...' ¹

In a few cases the zamindars forming a corporate group refused to enter into separate revenue engagements and kept their lands together. About the Rajput zamindars of Katihar pargana in Banaras district, Duncan observed: 'It was proposed to the Zamindars of this Talookah to take pottahs for their respective shares, but this they declined as they declared such shares or pattees had never been divided, and they are willing and anxious to keep together and did not therefore wish or desire to have separate pottahs.' ²

In a situation like this, where the shares of the coparceners were mixed, and not often made distinct, while leases stood in the

¹Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 271-2.

²Quoted in Cohn, 'Structural Change in Indian Rural Society', p.66.

names of the principal of the families, and no detailed list of the coparcener zamindars was recorded, it becomes difficult to make any reliable quantitative statement about who became zamindars under the permanent settlement. From tables three and four, however, we can get some idea about the castes of the zamindars and farmers who were granted leases under the land settlements of Duncan. The figures are based on four parganas for which it has been possible to obtain data.¹

If the figures for the four parganas may be taken as representative of the whole region, then in 1794 the Rajputs emerge as the dominant class of landholders both as zamindars and farmers. Next come Bhumihars, Brahmans and Muslims. Muslims appear as zamindars in all the four parganas but exceed all others only in the pargana of Dhoos, in Mirzapur district. As revenue farmers their holdings in terms of revenue are greater than all others in the parganas of Dhoos and Chausa. In Saktisgarh, Mirzapur Kurmis, who are regarded as the most laborious class of cultivators, have a sizeable representation along with Rajputs and Brahmans. Among other Hindus are included Kayasthas and Banias, bankers and money lenders. In terms of area the largest single unit held by a zamindar consisted of sixteen to twenty villages with an annual revenue of about two thousand rupees. The unit of the smallest

¹ See B.R.C., 4 September 1795, Range 53, vol. 34, pp. 312-81 and 503-17.

Table III

Castes of zamindars and their revenue obligations in four parganas, 1793-94

Caste	<u>Saktigarh</u>			<u>Narwan</u>			<u>Dhoos</u>			<u>Chausa</u>			<u>ALL PARGANAS</u>		
	No.	Revenue	Per	No.	Revenue	Per	No.	Revenue	Per	No.	Revenue	Per	No.	Revenue	Per
		in Rs.	cent		in Rs.	cent		in Rs.	cent		in Rs.	cent		in Rs.	cent
		of rev.			of rev.			of rev.			of rev.			of rev.	
Rajput	11	3,600	24	31	16,900	62	7	7,600	40	20	7,200	32	69	35,300	42
Brahman	8	2,000	13	28	3,400	12	4	2,700	14	32	4,100	18	72	12,200	15
Bhumihar	2	600	4	10	5,500	20	1	100	-	32	9,200	41	45	15,400	18
Muslim	2	300	2	2	1,200	4	8	8,400	44	3	1,100	5	15	11,000	13
Kurmi	5	2,900	20	-	-	-	-	-	-	-	-	-	5	2,900	3
Other Hindu	24	5,600	37	5	400	2	3	300	2	7	900	4	39	7,200	4
Total	52	15,000	100	76	27,400	100	23	19,100	100	94	22,500	100	245	84,000	100

Source: B.R.C., 4 September 1795, Range 53, vol. 34, pp. 312-81 and 503-17.

Table IV

Castes of revenue farmers and their revenue obligations in four parganas, 1793-4

<u>Caste</u>	<u>Saktisgarh</u>			<u>Narwan</u>			<u>Dhoos</u>			<u>Chausa</u>			<u>ALL PARGANAS</u>		
	No. Revenue in Rs.	Per cent	of rev.	No. Revenue in Rs.	Per cent	of rev.	No. Revenue in Rs.	Per cent	of rev.	No. Revenue in Rs.	Per cent	of rev.	No. Revenue in Rs.	Per cent	of rev.
Rajput	-	-	-	9	14,300	61	-	-	-	12	6,700	37	21	21,000	46
Brahman	-	-	-	1	300	1	3	1,800	40	8	1,700	9	12	3,800	8
Bhumihar	-	-	-	-	-	-	-	-	-	5	200	1	5	200	-
Muslim	-	-	-	-	-	-	3	2,300	51	7	8,500	48	10	10,800	24
Other Hindu	-	-	-	5	9,000	38	1	400	9	5	900	5	11	10,300	22
Total	-	-	-	15	23,600	100	7	4,500	100	37	18,000	100	59	46,100	100

Source: See table III.

landholders consisted of a village and rarely part of a village. The average holdings of revenue farmers appear to be larger in terms of revenue than those of the zamindars.

In the settlement reports where the names of the parganas, their revenue liabilities and the amils responsible for collection appear, invariably reference is made to the predominance of one caste group of zamindars from which it can be safely inferred that lineage territories were the predominant type throughout the region. Since Rajputs are very often mentioned as being in control of the lineages in several parts, it may be further assumed that they were numerically the dominant class of landholders in the Banaras region.¹ And this is further testified to by the district gazetteers and census and settlement reports of the nineteenth century.² Next to Rajputs came

¹ See Duncan's Settlement report, 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26. See also chapter IV infra. On the basis of data available in the U.P. Central Record Office at Allahabad (India), Prof. Cohn has given in tabular form a list of 489 zamindars on seven parganas. Of these 29, 31 and 18 per cent are shown as Rajputs, Bhumihsars and Muslims respectively. 'Structural change in Rural Society', p. 68. It may be possible that there are some inaccuracies in the classification of Rajput and Bhumihsar names as both use the surname 'Sing' or 'Singh'.

² See The District Gazetteers of the United Provinces of Agra and Oudh, vols. XXVI-XXX; Census Reports of the N.W.P., 1853, 1865 and 1872; W. Irvine, Report on The Revision of Records and Settlements Operations in the Ghazipur District, 1880-1885; P.C. Wheeler, Report on the Revision of Records and Settlement Operations in the District of Jaunpur, 1877-1886; F.W. Porter, Final Report on the Survey and Revision of Records recently completed for the Benares District, 1867; G. Dale, The Final Report on the Completion of The Records of the Mirzapur District, 1887; D.T. Roberts, Report on the Revision of Records of Part of the Ballia District, 1882-1885.

Bhumihars, Brahmans and Muslims. The last mentioned seem to have had their sizeable holdings only in Jaunpur and Ghazipur.

There were about sixteen talukas together paying over 466,000 rupees, approximately one-tenth of the government revenue, for which no mufassal settlements were made in 1789-90; and the taluqdars were left 'to assess their village zamindars, either in proportion to their own sudder jumma,¹ with some addition for charges of management, or according to the extent and value of the produce, as local custom or the goodwill of the parties may direct.'² Included among them were the raja and his two officers who were responsible for about three-fourths of the taluqdari revenue, and a few others, like Shiv Saran Singh of Dewarua, Jaunpur, Enayat Ashraf of Musepur, Mirzapur, and the Rajput taluqdar of Chitfirozpur, Ballia, who were in control of the rest.³ They paid their revenues directly to government and in turn collected from the village zamindars.

The position of zamindars in jagir mahals differed from their counterparts in the permanently settled estates. No settlement of their lands was made under Duncan's settlement and the jagirdars were authorized to assess their lands and collect the revenue. This

¹The revenue payable to government, exclusive of the charges of collection.

²Reg. II of 1795, sec. XVII., cl. 2, in Clarke, vol. 1.

³Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 648-50.

formed an exception to the general principle of the permanent settlement which was intended to give proprietary rights to the village zamindars. Thus the settlement of 1789-90 which was declared permanent in 1795, did not introduce any uniform system of tenure in Banaras.¹

In the general criticism applied to the permanent settlement of Banaras, as also of Bengal, three features are usually evident: the absence of scientific survey leading firstly to the demarcation of fields and villages and secondly to the proper assessment of the lands; and the failure to record the rights of subordinate proprietors. As demonstrated by Cohn 'between 1795 and 1840, each of these defects of the settlement' affected the positions of landholders and were instrumental 'in the transfer of rights to land.'²

On the positive side the settlement fixed the land revenue in perpetuity and made the proprietors of land secure as long as they observed their obligations to government. They could transfer their land rights to others by sale or mortgage in case of financial necessity. As a result of the settlement and of the growth of the cultivating population the value of land increased. It became a commodity for the control of which great competition ensued.

¹Narain, p.91; Oldham, Pt. II, pp. 70-1.

²Cohn, 'Structural Change in Indian Rural Society', pp. 65-7; see also Narain, pp. 91-5; Oldham, Pt. II, pp. 167-72.

Duncan summarised the situation in August 1795:

'I can safely add, that land is already become in Benares a most desirable property, if I may judge from the degree of avidity not unfrequently degenerating into violence, that is now evinced by the Parties to acquire it, in so much that I may aver the Excess of this desire to be at present by far the principal, if not the only serious Evil existing in this part of the country.'¹

By regulation six of 1795 lands of revenue defaulters were liable to sale by public auction. This was a practice followed in Bengal but in case of Banaras it was not recommended by Duncan.² He had suggested six milder processes, such as distraint of crops and other assets of the defaulting proprietors, imprisonment, collection by a specially appointed officer directly from the cultivators on behalf of revenue payers, etc., to deal with the defaulters and the sale of land was to be the last resort. Although his recommendations were incorporated in the government regulations,³ in actual practice auction sales became the only method resorted to by the British under their direct administration of Banaras from 1795 to 1840.⁴ Such sales affected the

¹Duncan to G.G. in C., 13 August 1795, B.R.C., 4 September 1795, Range 53, vol. 34, pp. 570-1.

²Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1795, Range 53, vol. 21, pp. 633-6.

³Reg. VI of 1795, in Clarke, vol. 1.

⁴See Cohn, 'Structural Change in Indian Rural Society', pp. 69-89.

position of not only those whose lands were auctioned off but also of sub-proprietors whose names were left unrecorded at the time of the settlement.

To sum up, the position of the landed classes and the system of land control underwent a considerable change during the last sixty years of the eighteenth century. These changes were the results of the political and economic policies both of the rajas of Banaras as well as of the British. The first two rajas of Banaras enforced a change in their positions by bringing even the most powerful among their neighbours to submit to their authorities. Many of them were dispossessed of their forts and zamindaris. The British under their indirect administration could not restore such men to their former positions except in the case of the raja of Agori Barhar. All the rest were given malikana allowances in lieu of their zamindari. The village zamindars who were also largely affected by the policy of the raja were recognised by the British administrators as the actual landowners. All those who had lost their zamindari rights prior to 1775 were left more or less in a dispossessed state. Some of these who were restored to their former possessions at the time of settlement lost their lands for failure of revenue payments in the post settlement period. The amils who under their changed title of tahsildars continued under the British benefited to a large extent from the system of land control introduced

by the British rulers. They received an official commission of 11.5 per cent on the revenue they collected. As revenue officials they were well acquainted with tracts which were liable to yield more than stipulated in the government records from being under assessed at the time of the settlement of 1789-90, and 'through their positions they could have such estates brought to the block'.¹ This process is best illustrated in the following observation of a judge of J_aunpur district, in 1815:

'The most serious grievance from the Tehsildaree system was the great change in landed property. By their authority to attach crops, until security could be given for the year's revenue, the landholder was thrown entirely into the power of the Tehsildar, and perhaps from ignorance of the business and being unable to procure security, left the arrangement of his affairs to the Tehsildar, who had always dependants of his own, ready to become the nominal security and at the end of a few years the unsuspecting landholder found himself unexpectedly called upon for a balance of revenue for the preceding years, with interests and costs therein, and his Estate was taken into the Tehsildar's hands as Amanee. If the landholder despairing of the result of a contest with the Tehsildar, contented himself with a few Bighas of Neejjote land, the Estate ultimately fell to the Tehsildar, who obtained a Pottah for it from the Collector in the name of some dependant, as a resettlement of land fallen Amanee; if on the contrary the landholder had courage to defend his property, the Tehsildar applied for the Sale of the Estate in satisfaction of the pretended balance. A Jumma Wasil Bakee account formed by the Sheristadars was received as incontestible evidence of the balance, the Estate was sold irrevocably and

¹Cohn, 'Structural Change in Indian Rural Society', p.70.

purchased by the Tehsildar in some fictitious name.'¹

By such progressive operations tahsildars like Shiv Lal Dube and Devaki Nandan Singh were able to create for themselves and for their descendants large landed estates in the four districts of the Banaras region. What violence and administrative enterprise had done for the rajas of Banaras under the nawabs, skill in the manipulation of legal and administrative forms thus did for Dube, Raja of Jaunpur, under British rule.

¹R.O.Wynne's report on Jaunpur, 15 August 1815, H.Misc.S., vol. 775, paras 134-5.

Chapter IV

THE ORGANIZATION AND ECONOMY OF THE VILLAGE

'The village communities are little republics, having nearly every thing that they want within themselves, and almost independent of any foreign relations. They seem to last where nothing else lasts. Dynasty after dynasty tumbles down; revolution succeeds to revolution; Hindu, Pathan, Moghul, Mahratta, Sikh, English, are all masters in turn; but the village communities remain the same.'¹

In this chapter it is intended to examine in relation to the Banaras region the nature of these village communities, Metcalfe's 'little republics', the social and economic ties which held them together, their condition under the rajas of Banaras, and the impact upon them of British policy and administration towards the close of the eighteenth century.

Sir Charles Metcalfe enthusiastically projected in an extreme form a vision of village communities self-sufficient and unchanging in their nature, and at Delhi and later from Calcutta he ardently advocated that British revenue settlements should be made with these little republics. Today it might be argued that he drew too wide a conclusion from his limited personal experience in survey and settlement, and few would be so confident about the immemorial nature of the institutions he observed.² The village communities of

¹ Charles T. Metcalfe's minute, 7 November 1830, in Selections from the Revenue Records of the North-West Provinces (1822-1833), p. 218.

² H. Tinker, 'Authority and Community in Village India', in Pacific Affairs, XXXII, No. 4, December 1959, pp. 354-8.

the North-Western Provinces were in actuality shaped by a process of evolution and dissolution over centuries, and were especially marked by the partial breakdown of imperial order in the eighteenth century.

The process by which village communities were created - and by communities Metcalfe had in mind the oligarchic brotherhoods who ruled the villages rather than their total population - took two basic forms: the colonization of virgin soil by members of a caste or clan, or the subjugation of earlier cultivating groups by military adventurers and their followers. Both patterns were recorded, from observation and oral or written tradition by early British administrators, and from their reports numerous individual illustrations of the nature of the villages of the region can be assembled.¹ It is also possible to say something in more general, quantitative terms, though the evidence is obviously imperfect, about the Banaras villages and so to make the process of generalization less theoretical, by using the census records of the nineteenth century.

The first scientific survey of the North-Western Provinces, made in 1853, recorded the total number of villages of the Banaras

¹ See W. Crooke, The Tribes and Castes of North Western Provinces and Oudh, 3 vols.; Oldham, Memoir of the Ghazeepoor District, Pt. 1, pp. 43-51; B.H. Baden-Powell, The Indian Village Community, p. 22; Habib, The Agrarian System of Mughal India, pp. 160-3; W.H. Moreland, The Agrarian System of Moslem India, p. 166; E. Ahmad, Settlements in the United Provinces of Agra and Oudh, London University, Ph.D. Thesis, 1949, pp. 111-33.

region as a little over sixteen thousand.¹ However, the censuses of 1865 and 1872, which were more scientifically carried out than that of 1853, showed a noticeable decrease of about three thousand in the number of villages recorded for the Banaras region.² It would seem that the census of 1853 had included even small hamlets and derelict villages in its total. The census of 1865 while enumerating the total number of mauzas at a little over sixteen thousand,³ classified only 12,735 as villages and towns with regular residents.⁴ This latter figure with very little variation was adopted in the census of 1872. If this is taken as the base, then, leaving a fair margin for the growth of villages in the first half of the nineteenth century, the probable number of villages in late eighteenth century Banaras may be put at twelve thousand.⁵

¹G. J. Christian, Report on the Census of North-West Provinces, 1853, p.410, General statement No. 1.

²W.C.Plowden, Census of the N.W.Provinces, 1865, vol. 2, General statement No. 7; Census of the N.W.P., 1872, vol. 1, No. 7.

³General statement No. 3, Census of the N.W.P., 1865, vol. 1. It appears that in this statement small hamlets and even villages without residents (mauza-i-be-chirag) were separately counted whereas in statement no. 7 only villages and towns with regular resident population had been recorded.

⁴Statement No. 7, ibid., vol. 2.

⁵The rate of increase in the number of villages over years may be seen from the fact that in the Jaunpur district they had grown from 3,073 in 1790 to 3,354 in 1865. See P.C.Wheeler, Report on the Revision of Records and Settlement Operations in the District of Jaunpur, 1877-1886, pp. 160-1; Census of the N.W.P., vol. 2, Statement No. 7.

Jonathan Duncan, basing his information on the reports of various pargana ganungos at the time of the settlement operations of 1788-90, gave an estimate of the cultivated lands, the population, and the revenue resources of the whole region.¹ If we can consider it a reliable account, then some relationships with the known number of villages can be postulated. The results are shown in the following table:

Table I

Rough estimate of cultivated area, population
and revenue liability of an average village
in the Banaras region, 1790

	<u>All Villages</u> (12,000)	<u>Average per</u> <u>Village</u>
Rural Population	2,500,000	216
Cultivated area in <u>bighas</u>	2,710,000	226
Revenue in rupees	4,700,000	392

¹ Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, p.138. Duncan estimated the total population, both rural and urban, of the region at 2,911,556. Leaving a margin of over three hundred thousand for the towns of Banaras, Ghazipur, Jaunpur and Mirzapur, the total number of people living in villages might be roughly put at 2,500,000. It must, however, be noted that for the sake of convenience all the figures given in the table have been rounded up to their nearest thousands. The approximation of the urban population is based upon reports of district officials and census recorders of the early and mid-nineteenth century; some allowance has been made for the possible increases or decreases in the size of these towns. See Reports of the magistrates of Mirzapur and Jaunpur, 1814-5, in H.Misc.S., vol. 775, paras 10 and 141 respectively; J. Princep, 'Census of the Population of the City of Benares', Asiatic Researches, XVIII, 1832, pp. 471-4; Census of the N.W.P., 1865, vol. 2, Statement No. 7.

The average population of a village of the Banaras raj, as shown in the table, was two hundred and sixteen. There were some villages containing much larger population, sometimes as many as two and even up to ten thousand in the Ghazipur-Ballia area.¹ where because of the annual flooding of the alluvial tracts along the banks of the Ganga, and the changes in the river's course, the people congregated in the few overgrown sites which were safe from the floods. The chief feature of such villages was the cluster of cultivating communities on one central site surrounded by the hamlets of later settlers and of low caste residents.² But the majority of villages, especially the newly founded ones, were small and of the hamlet type. For example, in the census of 1865 about seven thousand villages were registered as containing less than two hundred inhabitants, and three thousand and eight hundred with less than five hundred residents each.³ Thus they formed about ninety-five per cent of the total number of villages. With five or six persons to a household,⁴ these

¹ Reotipur, Gahmar and Sherpur may be given as examples of such large agricultural villages. See Report of J. Routledge, acting collector of Banaras to Board of Revenue, 21 May 1796, B.R.C., 14 October 1796, Range 53, vol. 47, No. 7, n.p. The amil of Ballia reported about a certain village in the pargana containing about two thousand Brahmans alone. See Extracts Res. Proc., 14 July 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 941-2.

² E.Ahmad, p.105; H.R.Nevill, Ballia: A Gazetteer, p.66.

³ Census of the N.W.P., 1865, vol. 2, Statement No. 7.

⁴ In 1865 the average number of persons forming a family was 5.16 for the district of Jaunpur, 4.67 for Mirzapur, 6.8 for Banaras and 4.57 for Ghazipur, ibid., No. 6.

moderate-sized villages would contain anything from ninety houses downwards.. In the eighteenth century when the population was not so large as it became by the mid-nineteenth century, the number of small villages was probably very great.

If the figures of cultivated area which are available for our period are assumed to be a reasonable approximation, then there was about one bigha, or five-eighths of an acre¹ of land per head in the Banaras region, or allowing for the non-agricultural population, there must have been average holdings of about ten bighas per cultivating family. There was still a considerable amount of culturable waste not yet brought under the plough - in 1789 the amil of Shadiabad, Ghazipur readily proposed to bring 12,000 bighas of waste-lands in that pargana into cultivation, while the ganungo of Dhoos, in Mirzapur district reported that there were more than 5,000 bighas there which could be brought into cultivation at little effort.² It may be assumed therefore that the holdings in cultivation were of good quality land, producing comparatively high yields and there must have been much more ample wastes than today for grazing and fuel. Moreover the statistics yielded by Duncan's reports though they give quite a low per capita

¹In Banaras, at the time of settlement, a bigha was determined at 3,136 square yards, or five-eighths of an acre, in Bengal it was equal to about one-third of an acre. See Wilson, Glossary of Indian terms, p.85.

²Duncan to G.G. in C., 2 October 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 197-9.

figure for land holdings are consonant with those in the first censuses: in 1865 the census officials recorded 4,452,408 bighas under cultivation and a total population of 4,205,351 and in 1872 some 4,611,456 bighas and 4,395,252 population.¹

How was the agricultural production of these two million and odd bighas reported by Duncan organized, and how was output distributed? One very broad answer is that consumption was almost equally divided between agriculturists and non-agriculturists, if the territory is taken as a whole. The figures given at the census of 1872 show the percentage of agriculturists in the total population varying from 68 in Jaunpur, 52 in Mirzapur and 51 in Ghazipur to as few as 43 per hundred in Banaras.² These estimates agree very well with the data to be derived from Duncan's report of 1790, and they testify to the continuous influence of urban Banaras and to the importance of handicraft and service industries in the economy of the region. Banaras itself was not merely the political and administrative headquarters of the raja, with his court, his army and his clerical staff, nor did it serve solely as

¹In the census reports the areas under cultivation are given in square miles and acres. For the sake of uniformity I have converted them into bighas at the scale of 640 acres to a square mile, and a bigha to five-eighths of an acre. The population figures in 1872 census seem to be understated and at two places they vary from each other (e.g. vol. 1, General statement No. 1 and No. 4). The approximately correct figure for 1872, therefore, has been taken from The Imperial Gazetteer of India, vol. 7, p.178.

²Census of the N.W.P., 1872, vol. 1, statement no. 4.

a regional financial and trading centre, though both these functions were important: Banaras was also an all India religious centre, with libraries, monasteries, temples with their official priests, craftsmen and servitors, endowed by good Hindus,¹ feeding multitudes of pilgrims, and fed by them. It was thus a great centre of consumption, a market of permanent importance for the agricultural produce of the region. The bankers of Banaras likewise had an all India role. But they were also responsible, with the merchant body, through the revenue farmers and zamindars, for financing the agricultural and revenue cycle in the countryside.² In the same way the merchants of Banaras and Mirzapur, Indian and European, and their agents, by their system of advances were responsible for organizing production for the market, both of cottons and silks, of refined sugar, of indigo and of opium, to the total tune of several crores a year.³ In consequence a very considerable share in the output of the Banaras countryside went to maintain the dignity and splendour of the raja, the strength of his army and the minor forces of amils and zamindar brotherhoods, to sustain the ritual of temples and as

¹ Such as the Rani Bhawani of Rajshahi. See A.B.M. Mahmood, The Land Revenue History of the Rajshahi Zamindari, University of London, Ph.D. thesis, 1966, p.32.

² See Chapter VI infra, pp. 295-8

³ See Chapter V infra.

Duncan put it 'the preservation and cultivation of the Laws, Literature and Religion of that Nation, at this centre of their faith,'¹ and to provide profits to bankers and merchants, and to keep alive the skills of numerous bodies of not very well paid artisans in the cities and towns.

After the state, the merchant and the demands of religion had been satisfied - and Moreland's picture² of the weakness of the cultivator in face of the first two undoubtedly must have held good in our region during the eighteenth century - how was the production and distribution within the village organized? Looking at the region's villages as a whole, four main categories of inhabitants could be found sharing, unequally, in the work and rewards of village life. These were the landowners, and the officials drawn from their ranks, the peasants, the landless labourers, and the village artisans and servants. The full complement of all these categories was not to be found in every minor village, but over any wider area their presence ensured that all the needs of the villages were catered for.

The dominant and directive element was provided by the zamindar or zamindar brotherhood, whose existence in most villages of the region is amply demonstrated in the records of the period. The

¹Quoted in Narain, p.170.

²See Moreland, India at the Death of Akbar, pp. 124-38.

brotherhoods, as Moreland put it, 'were held together by the tie of a common ancestry, each individual having separate possession of the land which he cultivated, but the whole body acting together through its representatives, in managing the affairs of the village, and paying the revenue...'¹ The brotherhoods were sometimes referred to by their clan names - Sengar, Bisen, Bais, RaghuVanshi - all of the Rajput caste; and sometimes by their castes - Brahman, Bhumihaar and Rajput.² For example, Dobhi taluga, an area of forty square miles covered by a cluster of nearly one hundred villages, was owned and inhabited by RaghuVanshi Rajputs, locally termed Thakurs (lords), descended from a certain Ganesh Rai who had conquered the area some time in the middle of the seventeenth century.³ Similarly Reotipur and Sherpur joined together formed a large taluga, roughly of thirty-five villages, controlled by Sikarwar Bhumihaars, in the Ghazipur district.⁴

¹Moreland, The Agrarian System of Moslem India, p.102.

²See Mehendi Ali Khan to Duncan, 25 May 1794, enclosed in Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 672-86; Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 243 and 335-6; Duncan to G.G. in C., 1 February 1789, B.R.C., 18 February 1789, Range 51, vol. 32, pp. 851-2; Duncan to G.G. in C., 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 37, pp. 149-50; Narain, pp. 55-6; Misra, pp. 197-8; Cohn, 'Structural Change in Indian Rural Society', pp.91-8.

³See Cohn, 'Some Notes on Law and Change in North India', Economic Development and Cultural Change, VIII, No. 1, pp. 79-80; M.E.Opler and R.D.Singh, 'The Division of Labour in an Indian Village', in C.S. Coon, ed., A Reader in General Anthropology, pp. 468-9.

⁴Nevill, Ghazipur: A Gazetteer, p.240.

The village zamindars normally held lands by virtue of their membership of the brotherhood, and these they cultivated with the help of hired or semi-servile labour. About one-third of the entire cultivated area of the Ghazipur district was recorded as the sir or nij-jot lands of the zamindars at the British land revenue settlement.¹ In one particular pargana, Shadiabad, indeed, the major portion of the land was recorded as under the direct cultivation of the brotherhood.² How much of his sir land any individual zamindar could himself cultivate, how much he had to lease out to khudkasht or paikasht raiyats depended on family circumstance.³ The majority of the village zamindars were primarily agriculturists, deriving the bulk of their income from their sir lands.⁴

In some bhaichara villages the families forming the brotherhood remained joint sharers in the produce of the lands and were jointly responsible to government for the payment of revenue. More normally

¹Oldham, Pt. II, p.92.

²Mehandi Ali Khan to Duncan, 25 May 1794, enclosed in Duncan to G.G. in C., 20 October 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 672-86.

³See Mehandi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 675-8.

⁴'The cultivating proprietor', commented a British official in 1872, 'is found in every village, and it happens that a large part of an estate is worked entirely by the owners of the land.' See Census of the N.W.P., vol. 1, p.lxxv.

the brotherhood lands were split up into larger divisions supposedly representing the share of the children of the original founder, within which divisions individuals owned fractional shares under the laws of inheritance, and managers representative of the major divisions organized the revenue payments to the state.¹ The managers were thus responsible for payments from the village, and within it were responsible for collecting and allocating the ten per cent of the state revenues which formed the zamindari huq. However, the reality did not always correspond to the theory. A British Commissioner of Agra noted: 'The strong and crafty too frequently... have got the better of the weak and simple; the absence of those entitled to share, or the incapacity (from non-age or other cause) of some of the resident proprietors, has enabled others, on pretence of deposit or management, to obtain and keep possession of shares very disproportionate to their hereditary rights.'²

Much the same point was made to Duncan in 1794 by Mehandi Ali Khan, a knowledgeable amil of Ghazipur, for many years in the service of the rajas of Banaras and Duncan's principal informant on land revenue matters:

'There are cases where there is one Zemindar in whose name the Pottah has all along stood, who is very powerful, and of whom all his brethren stand in fear;

¹Moreland, The Agrarian System of Moslem India, p.162.

²Quoted in Moreland The Agrarian System of Moslem India, p.163.

he collects from all his Brothers and from the Ryots the Malguzary or Revenue taking on himself to settle for the whole of what he pays to the Sircar, as he is in his own person the Master of the Profit and Loss, and if all the Brethren should desire to enter into possession with him according to their respective shares, he will not admit thereof, but at the same time without preventing them from carrying on their cultivation; only keeping them excluded from any proportion of the general profit... but neither does he collect from those Brethren of his at the same Rates, as he does from the Common Ryots, so much the contrary, that if the Common Ryots pay, for Instance, after the proportion of 3 Rupees per Bega, he will only take from these his Brethren at the Rate of 2 Rupees per Begah, and the Ryots and all submit to this from antient [sic] custom.¹

And of course where ancient custom did not suffice to secure submission, the zamindars' fort, matchlocks and cavalry might compel acceptance.

The disparity of rates of revenue collection was institutionalised in brotherhood villages by the use in crop appraisal of a jarib-bhai-wandi or brotherhood measure which was much larger than that used to measure the fields of the common rai-yats. In pargana Shadiabad, for example, the bhai-wandi bigha was four times larger than the common bigha used in the assessment of the rai-yats' holdings. The true area of the sir lands of the brotherhood was thus in reality often much greater than the figures given in the village records would suggest.²

¹ Mehendi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 673-5.

² Mehendi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp. 675-8. In the district of Bundelkhand a similar system of measurement was adopted by the fraternity. See Holt-Mackenzie's memorandum, 1 July 1819, in Selections from the Revenue Records of the N.W.P. (1818-1820), p.93.

These inequitable arrangements are a reminder that the zamindar brotherhood's dominance was ultimately based upon force. But the managers or headmen of the brotherhood did perform services to the village as a whole. It was their responsibility to deal with common village expenses such as the entertainment of officials and engagement of performers. In times of trouble they had to organize village defences or attempt diplomacy. They had judicial and police functions. They dealt with the admission of non-resident rai-yats to the village lands and settled terms with them, while the headmen or managers were responsible for the annual settlement of accounts within the brotherhood.¹ Moreover, as Moreland has vividly set out in his description of the difficult days of the eighteenth century, there were real personal risks attached to office. Amils or revenue farmers who failed to secure their full quota of land revenue turned their anger first upon the headmen and then upon the brotherhood. 'An ordinary man with a substantial holding', Moreland writes, 'was often unwilling to take the risks attached to the position for the sake of the customary remuneration or perquisites which it offered; and in the last days of the Moslem period the Headmen were often either men of straw, or else men of exceptional force of character. A person with a very small stake in the village was put forward as nominal Headman, prepared to

¹ See H.S. Maine, Village Communities in the East and West, pp. 155-6; T.G.P. Spear, Twilight of the Mughals, pp. 123-4.

abscond if his position became really dangerous; or, in the alternative, the post was accepted by a man strong enough to turn it to his personal advantage.¹

Though the amount of sir land owned by the brotherhood and cultivated by it with the aid of the village servants and landless labourers varied from pargana to pargana, most villages also contained a body or bodies of cultivating rai-yats who did not form part of the brotherhood. These might belong to the same caste, but often represented an older stratum of cultivators and landholders who had lost ground to the incoming zamindar clan or caste. A first category of such rai-yats was termed khudkasht, maurusi, or chhapparband, that is, resident cultivators.² They appear to have nowhere 'claimed more than the right of occupying the fields' they cultivated, and so long as they paid the customary revenues, they by 'distinct engagements or long usage acquired the right of occupancy' perhaps hereditary, but 'not transferable by sale, or gift, or mortgage, nor resumable if once vacated.'³ Their castes varied from village to village. In some they were mostly of one

¹Moreland, The Agrarian System of Moslem India, pp. 103-4.

²G.Campbell, 'The Tenure of Land in India', in J.W.Probyn, ed., Systems of Land Tenure in Various Countries, p.227; Reg. LI, 1795, sec. X, in Clarke, vol. 1.

³Holt - Mackenzie's memorandum, 1 July 1819, in Selections from the Revenue Records of the N.W.P. (1818-1820), pp. 89-90.

caste, in others of two, but rarely of more than three. This is true of many villages in eastern Uttar Pradesh even today, and it can safely be inferred that this was still more commonly the case in the eighteenth century when caste ties were much stronger.

What sort of relationship did exist between these resident cultivators and their superiors, the zamindar brotherhood? Were these settled rai-yats expected to turn out in the defence of the village? Did they feel loyalty to the brotherhood, or view them as usurpers? R.O.Wynne, the magistrate of Jaunpur, from his experience of nearly seven years in the same district, commented in 1815: 'The Zamindars in general conduct themselves with moderation towards their under-tenants; but this originates more from fear of punishment, than the love of justice, and Zamindars & Ryotts in their common transactions, seldom attend to the principles of good faith. Between them there exists a mutual distrust, and the ruling passion that influences them in all their actions, is a strong self-interest...'¹ Whatever mistrust or motive of 'self-interest' might have influenced the relationships between these two groups, against an outsider they all seem to have been pretty united. This aspect of their relationship was fully demonstrated against a new possessor of a defaulting estate:

¹R.O. Wynne's Report on the district of Jaunpur, 15 August 1815, H.Misc.S., vol. 775, para 172.

'If the new Proprietor (who is never allowed the title of Zumindar but is called Kureedar) has bought an entire Estate, he finds on going to take possession, either that he is resisted by open force, or that all the Ryotts have deserted to some neighbouring village with their cattle and implements of husbandry. In the former case he can only represent the Matter to the Collector, who must find means to put him in possession by force (which he is liable to lose as soon as the force is withdrawn, and returned to Benares) or grant him a suspension of his revenue. If he obtains possession the Ryotts refuse to return to cultivate, until he has promised them more than the third proper share of the produce; which he in his turn refuses to make good when the harvest is ripe; and threatens them with distraint of property. The consequence of which is, that the Ryotts proceed to cut down and remove the crops by force, and if opposed an affray ensues...., if he purchases only a share in an Estate, he is placed in a still more helpless predicament; ... the old Ryotts refuse to cultivate for him, and no new Ryotts will dare to settle under a Zumindar, who has no local influence or power to protect them against the avowed enmity of all the other Inhabitants of the place.'¹

A second category of raiylats, denominated paikasht, was non-resident. And whereas the khudkasht raiylats paid state revenues, cesses and zamindari dues to the brotherhood as managers of the village at customary rates, the paikasht raiylats' position in the village was contractual. Their presence was due, in the widest terms, to the shortage of labour in relation to the land available and to the zamindars' need to maximise village output and profits. The zamindars' first and foremost object, therefore, was to bring the village lands under cultivation and if they failed to find peasants in their villages ready to accept leases for cultivation they invited raiylats from

¹R.O.Wynne's Report, 15 August 1815, H.Misc.S., vol. 775, para 12.

the neighbouring villages. Such paikasht raiyats might be found where land was limited, or the rate of revenue demand in their own villages was unduly high, forcing them to earn their living elsewhere so as to fulfil their social obligations.¹ The presence of a better quality soil also attracted the more industrious class of peasants. For example, koyaris and kachis who mainly grew cash crops, such as vegetables, were always in search of better quality land which would ensure them a high yield. They did not belong to the landowning castes, and, therefore, were not concerned whose lands they cultivated as long as they were assured of a rich crop. The paikasht raiyat, as an outsider, did not enjoy the same protection and permanence of possession as a raiya who was a member of the village community, but where the brotherhood was anxious to extend its cultivation the paikasht could often secure more favourable terms than the khudkasht raiyat.

The third element in the labour force of the village and the one most directly subject to the zamindars' control was the landless labourer. This class, dependent on the high caste cultivators and the zamindars was very numerous. In the Banaras region they mostly belonged to the Chamar caste. For example, in a village in Banaras of about a thousand acres and with a population of a thousand there were about an hundred Chamars who served as ploughmen

¹ See Ram Chandra Pandit's report on the non-resident cultivators of Ballia, 14 July 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 933-40.

to superior caste cultivators,¹ Brahmans and Rajputs, who considered it derogatory themselves to touch the plough.² With their women and children of working age the Chamars performed all sorts of rough out-of-door agricultural work for their employers.³ In return for their services they were usually paid in kind about five seers of grain a day for ploughing plus small gifts of grain at the two harvests. For harvesting they received every twenty-fifth sheaf of the total harvest and on special occasions, such as weddings in their masters' family, they were given a gratuity in grain and clothes.⁴

There normally existed an hereditary connexion between them and their employers and by village custom they were not permitted to change their masters, who had a prior claim on their labour, though in their spare time they could work in other men's fields or engage in other miscellaneous works.⁵ Some of them simultaneously acted as artisans (leather-dressers, cobblers and

¹ See W. Tennant, Indian Recreations: Consisting chiefly of Strictures on the Mahomedans and Hindoos, vol. 2, p.196.

² B.H. Baden-Powell, The Indian Village Community, p.25; C. Raikes, Notes on the North-Western Provinces of India, p.137; Oldham, Pt. II, p.105.

³ Raikes, p.141.

⁴ Ibid.; Tennant, vol. 2, p.196.

⁵ Holt-Mackenzie's memorandum, 19 October 1826, in Selections from the Revenue Records of the N.W.P. (1822-1833), p.89.

shoe-makers); one or two of their women served as village midwives and received a customary remuneration in cash and kind from the villagers.¹

Because of the nature of their jobs and their meagre economic resources, and because they occupied the lowest rank in the Hindu social scale, the Chamars, who were the largest group of landless workers in the Banaras region, lived in a semi-servile state² and could seldom aspire to attain the status of peasants cultivating lands of their own.³

The fourth group of persons whose presence in the village, or in every group of villages was imperative for the satisfaction of the socio-economic needs of the community was that of the village servants, who provided specialist goods and services. Their number varied from village to village, though of course, some being indispensable, were found in each village, such as Lohar (blacksmith-carpenter), Kohar (potter), Nai (barber), Chamar (leather worker and midwife) and Gorait (watchman).⁴ There were some others,

¹ Temant, vol. 2, p.195; S.C.Gupta, Agrarian Relations and Early British Rule in India, p.46.

² Oldham, reviewing the condition of agrestic servitude in Banaras in the 18th and 19th centuries, commented that slavery was recognised and enforced by Duncan as could be seen from his proceedings in certain cases in 1788, 1790 and 1793. See Oldham, Pt. II, pp.105-6.

³ Slavery existed in certain forms in almost all parts of India up to the eighteenth and nineteenth centuries as has been brought out by modern researches. See Moreland, India at the Death of Akbar, pp. 89-93; A.K.Chattopadhyay, Slavery in the Bengal Presidency under the East India Company's Rule, London University, Ph.D. thesis, 1963; D. Kumar, Land and Caste in South India: Agricultural Labour in the Madras Presidency during the Nineteenth century, pp. 34-63.

⁴ See Baden-Powell, The Indian Village Community, pp. 17-8.

Kahar (bearer), Dhobi (washerman), Barai (betel-leaf distributor) and Mali (gardener and garland-maker) who were found in some villages but not in all. They served those neighbouring villages which lacked resident servants of their caste. If their number multiplied they would migrate to other villages and settle on land provided by the village headman or chaudhari. One peculiarly complete example of the range of village servants who could be found was recorded by a certain William Tennant,¹ a chaplain in the East India Company's army who spent a number of years in India. While on a tour of Upper Provinces in 1797-8 he came upon one particular village, situated on a certain river Durgavati thirty-six miles from the city of Banaras, which contained families of all the essential service classes - Lohar, Dhobi, Nai, Kohar, Chamar, Barai and Chaukidar. He also found a Bhat, or genealogist who celebrated the achievements of his patrons (jajmans); a Brahman astrologer who foretold auspicious hours for starting cultivation or other enterprises while also performing family religious ceremonies; a patwari or accountant and a byah or village bania who

¹Tennant was a keen observer, who also made use of interviews with knowledgeable Europeans and Indians to supplement his on the spot enquiries. As Cohn has said he often applied the techniques of an anthropologist to understanding the social system of Indian village life, in a way which makes him a particularly valuable observer of eighteenth century India. See Tennant, vol. 1, pp. xvii-xix, and Cohn, 'Notes on the History of the Study of Indian Society and Culture', in M. Singer and B.S.Cohn, ed., Structure and Change in Indian Society, p.12.

weighed and divided the grains between the zamindar and tenant according to their respective proportions.¹

In return for their services the artisans and servants were remunerated by biannual payments in grain, their share depending upon the status and wealth of the employer assessed in terms of ploughs.² For example, a Lohar received a maund of grain per plough in a year as retaining fee for his customary services and also two sheaves of grain at the two harvests. When employed additionally for miscellaneous works, such as constructing a house or making furniture, he was paid a daily allowance of one seer of grain.³ Upon special occasions such as life cycle ceremonies and festivities the families of village servants, which would join and serve their patrons, received small allowances in cash and gifts of food.⁴ Some more important of these servants, the Nais and Gorait or Chaudikar, were also usually allotted a piece of land in the village which they cultivated themselves enjoying all the produce.⁵

¹Tennant, vol. 2, pp. 185-4 and 190-200.

²A plough with two bullocks was reckoned equal to the tillage of ten bighas for the kharif and seven for the rabi harvest. See Holt-Mackenzie's memorandum, 19 October 1826, in Selections from the Revenue Records of the N.W.P. (1822-1833), pp. 89, 115 and 155.

³See Tennant, vol. 2., p.193. For allowances of other occupational classes see pp. 190-200. For a comparative view see Gupta, p.40.

⁴Raikes, p.141; Cohn, 'The Changing Status of a Depressed Caste', in Mokim Marriott, ed., Village India, p.56.

⁵Moreland, The Agrarian system of Moslem India, p.101; Selections from the Duncan Records, vol. 1, pp. 262-3.

The socio-economic ties of the families of village servants and artisans with the cultivating community remained in being from generation to generation. Under the Hindu jajmani system the employer (jajman) and the employee (variously termed parjuniya i.e. protected subject, kamin or kam karnewalia) were linked, reciprocally, by an hereditary tie. Thus if there were three barbers in a single village each one would be responsible for barbering a particular group of families only and would not cut any one's hair indiscriminately or seek to attract new customers; his children would likewise serve the descendants of those same families and no others. Similarly the employers would not summarily change their traditional servants without adequate grounds - lest others might boycott them.¹

The various groups who made up the village community may be seen to stand in relationships both of superiority and inferiority, politically and in economic and social terms, but may also be seen as mutually dependent. Their caste status and ranking merely mirrored these twin aspects. The first group, the landholders or brotherhood, belonged to the superior castes of the Hindu community. Since they formed a corporate body their role in the rural society was of great significance. They occupied a high place in the village management and their houses, too, were centrally located. The khudkasht raiyats

¹See W.H.Wiser, The Hindu Jajmani system.

sometimes of the same caste as the zamindars, occupied the middle group in caste as well as economic importance. The landless labourers and artisans lived in scattered hamlets encircling the periphery.¹ The position of the street of houses, or the hamlet they occupied symbolised the strength and status of different castes in the village community. For example, the Chamars, a depressed class, had their houses at the outskirts of the village, as is still the case today,² when the caste ties are loosening and a sense of social equality is developing.

It should be pointed out that not all the high caste Hindus, Brahmans and Rajputs, belonged to the brotherhood of zamindars. There were many, especially Brahmans who were engaged in agricultural works in the capacity of resident and non-resident rai-yats. In the late eighteenth century their number had substantially increased for in parts of Bhadohi and Kanti in the district of Mirzapur, and some parts of Banaras they had managed to supplant the Kurmis.³ In pargana Ballia, too, their number exceeded half of the total population.⁴

¹Cohn, 'The Changing Status of a Depressed Caste', p.54.

²See R.D.Singh, 'The Unity of an Indian Village', The Journal of Asian Studies, XVI, no. 1, pp. 13-4.

³Duncan to G.G. in C., 1 February 1790, B.R.C., 19 February 1790, Range 52, vol. 6, pp. 203-4; Duncan to G.G. in C., 25 Nov. 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 232-4.

⁴Ram Chandra Pandit to Duncan, 14 July 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 936-40.

Among the low caste cultivators of the Hindu community were Koyaris, Kachis, Kurmis and Ahirs. The first two were to be found in large numbers in Ghazipur but also in scattered villages throughout the Banaras region.¹ In pargana Zamania, district Ghazipur they paid forty thousand rupees a year as 'rent' on their cultivated lands.² They were the most skilled and industrious class of peasants and were mostly engaged in the cultivation of cash crops, the opium, sugar-cane, tobacco and vegetables.³ The Kurmis formed the largest number among the low caste cultivators in the district of Mirzapur and in part of Banaras, and they were also to be found in some villages of the Jaunpur and Ghazipur districts. The Ahirs who were traditionally tenders of cattle rather than husbandmen cultivated largely everywhere but especially in Ghazipur and Jaunpur.⁴ The great majority of them belonged to the Gwalbans sub-division but there were also Dhindhors. The number of other caste cultivators was insignificant.

The Muslims who were landowners in parts of Jaunpur and Ghazipur and were also scattered throughout the region in small numbers were traditionally non-agriculturalists. Those of the higher order

¹Duncan to G.G. in C., 25 November 1790, B.R.C.; 11 February 1791, Range 52, vol. 20, pp. 232-4.

²Oldham, Pt. II, p.105.

³Ram Chandra Pandit to Duncan, 16 July 1788, B.R.C.; 6 August 1788, Range 51, vol. 22, pp. 418-23.

⁴See Nevill, District Gazetteer of Jaunpur, Ghazipur, Mirzapur and Banaras.

derived their income from their zamindaris, and some of them also served in the army and the revenue department, while the inferior orders of Muslims, such as the Julahas, Dhunias and Churihars, earned their living from small scale industries - weaving, cotton-carding, bangle-making and the like.¹ Only a small percentage of them were husbandmen pure and simple. In the late nineteenth century due to the decline in the sale of the country cloth as machine-made fabrics entered the market some of the Julahas were driven to adopt other means of subsistence including agriculture.²

Besides the above mentioned groups which formed an integral part of the village population, a village was expected to have a patwari (accountant or registrar) and a bania. The office of patwari was an old one - his title having appeared in Ala uddin Khilji's administrative measures introduced in the early fourteenth century and being retained by Sher Shah and Akbar.³ It has continued until the present time when his designation has been changed to lekhpal, i.e. writer, in Uttar Pradesh. The patwari was the servant of the whole community and not of any particular person or family. His remuneration was included in the village expenses

¹ See H.K. Naqvi, Urban Centres and Industries in Upper India, pp. 135-228; Kindersley, Letters from ... the East Indies, pp. 197-8.

² Nevill, Jaunpur: A Gazetteer, pp. 85-6.

³ See Habib, The Agrarian System of Mughal India, p. 134; Moreland, The Revenue Administration of the United Provinces, pp. 13 and 74-5.

shared by the villagers.¹ His main duty was to record the lands cultivated by each household, the nature of the crops grown, and the amount of government revenue to be paid. He thus had a first hand knowledge of the quality of the soil of the lands suited to cultivation with different crops, their average yields and other matters related to land control.

His office was not strictly hereditary but was held pretty generally in one family, the fittest person being selected to fill the vacancy when it occurred.² The patwari furnished all the relevant information regarding land, crops and revenue to the ganungo who was the principal record keeper at the pargana level. In daily life, he worked in collaboration with and under the supervision of the village headman.

The village bania, who performed the functions of money-changing and money-lending and also made available to the villagers some necessary products from outside, was an essential element in the rural economy. His presence in rural society from an early date has been recorded by administrators, historians, travellers and economists.³ J.B.Tavernier, writing about the Indian villages

¹ Mehendi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, p.676.

² R.M.Bird's minute, 25 September 1832, in Selections from the Revenue Records of the N.W.P. (1822-1833), p.449.

³ See Report of the U.P.Provincial Banking Enquiry Committee, 1929-30, vol. 1, pp. 46-7.

of seventeenth century, commented that 'a village must be very small indeed if it has not a money-changer'¹ - and by 'money-changer' he had in mind the village bania who besides transacting business in various currencies, bought agricultural produce from the cultivators and provided them with the necessary funds to meet their revenue and social obligations. In times of need he furnished loans to artisans, peasants and zamindar brotherhoods and if under stress of circumstances he withheld credit, then great inconvenience would be caused to the village people.²

So far we have said nothing about the occurrence of village disputes and process of their settlement. The system of dispute settlement by arbitration was very ancient in India,³ and has continued in certain modified forms until today. In eighteenth century Banaras the existence of village panchayats and the dispute settlement process followed before them was well known.⁴ Their survival and use may be explained as the result of three factors: First, the cases handled at the village level tended to be settled quickly and to the mutual satisfaction of the parties involved; secondly, the villagers could not afford the time and expense of

¹Tavernier, Travels in India, tr. V. Ball, ed. W. Crooke, vol. 1, p.24.

²Report of the U.P. Provincial Banking Enquiry Committee, vol. 1, p.47, see also chapter VI infra.

³Maine, p.123.

⁴See Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.216.

going to the city of Banaras where the raja's mulki-adalat with its jurisdiction over the whole region was located; and thirdly, the villagers preferred not to submit cases to the amils who had revenue-cum-judicial powers in their respective localities, because they were not expected to pass impartial judgements especially if the case concerned the oppression of peasants by their own agents.¹ As late as 1788, when the city courts of Banaras presided over by Ali Ibrahim Khan had been in existence for some years, when reforms had been carried out in the mulki-adalat of the raja to make it efficient and effective, and civil and criminal courts had been established in 1788 in the district towns of Ghazipur, Jaunpur and Mirzapur² so as to bring justice nearer to the people, Jonathan Duncan, the British resident at Banaras noted the indifference of the village people towards the courts, remarking:

'In this country the Inhabitants have been so long habituated to settle all causes by arbitration, and to terminate all Disputes to what they call the mutual satisfaction of both Parties, that I am persuaded our more decisive, and what they would think abrupt, mode of administering Justice and executing Decisions so passed merely upon the proofs exhibited, within a certain and fixed Time, perhaps, by only one of the Parties, would not suit the way of thinking of the Majority of the Inhabitants of Benares.'³

¹Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 216-8.

²See Chapter II supra.

³Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.216.

It would be wrong, however, to assume that all the disputes were amicably settled in the village and no discord existed among the village people. Writing about the Sengar Rajputs of Lakhnesar who were an organized brotherhood against any outside force, Duncan commented in 1789: '... each petty landholder has been in the habit of turning his house into a stronghold, and the animosities that have sprung up among their different families [are] left to spread and Rankle without question or check on the part of Government.'¹

The cause of dispute within the brotherhood was very often land. Sometimes a family would obtain more than its usual share either by the favour of the headman or by purchase, or by the mortgage of an inferior pattidar's share. This would sometimes lead to family rivalry and become a bone of contention between the parties involved. A case of this nature was reported to Duncan in 1788 in which a man was killed by his collateral kin who had turned his adversary; both were Sengars and the cause was an old family feud concerning a portion of land.²

As land was the chief source of government revenue and the principal means of livelihood for the rural community, some knowledge of the state of cultivation and peasants' economic condition during the period of our study would seem to be necessary. It

¹Duncan to G.G. in C., 1 February 1789, B.R.C., 18 February 1789, Range 51, vol. 32, pp. 652-3.

²Duncan to G.G. in C., 1 February 1789, B.R.C., 18 February 1789, Range 51, vol. 32, pp. 647-64.

would seem that the interests of the state and the peasants were identical at least on one point, that is, in desiring the extension of agriculture, from which the former obtained a share in the producer's surplus and the latter earned their living. When the burden of the state's demand was fair the cultivators had an incentive and inclination to promote production by reclaiming the village waste, and improving the quality of existing cultivation by putting in extra labour. On the other hand when the government demand grew, they did not have any such inclination for they knew that they would be deprived of the fruits of their labour by government's taking of more than a just share in their surplus produce. This direct relationship between the level of revenue demand and the intensity of cultivation is evident from the available records of the period under review.

The main features of Balwant Singh's fiscal policy were the dispossession of intermediaries and the establishment of direct contact with the agriculturists by the medium of amils; and the extension of cultivation by giving protection to the rai-yats. He succeeded, partially at least, in both. We have seen in the last chapter how the big zamindars were removed from their positions as intermediate functionaries between the state and the peasants. This was partly due to his desire to increase his revenue resources and partly to establish his influence in the countryside. The

raja's revenues were 'wholly dependent upon the assets of the country, or, in other words, on the extent of land cultivated and the quality of the crops'.¹ To ensure the extensive cultivation of land he laid down rules for the guidance of his amils or revenue officials, a strict observance of which was obligatory. They were to collect revenues from the cultivators within nine months only of the agricultural year, that is between October and June, and were not allowed to interfere in any form in the raiya's farm work during the three months of the monsoon, that is from July to September, in which the latter prepared their fields for the ensuing rabi, and sowed them with the different kharif crops.² The amils, in turn, were required to pay into the raja's treasury, in fixed monthly instalments within a period from October to July not exceeding ten months, the whole sum contracted for under their separate engagements. The raiya's burden of revenue payments was evenly divided between the two harvests, that is half at the rabi or spring and half at the kharif or autumn harvest.³ The strict observance of this rule seems to have been enforced by Balwant Singh. Besides providing the peasants with protection from the

¹Oldham, Pt. II, p.94.

²Duncan to G.G. in C., 25 April 1789, B.R.C., 17 June 1789, Range 51, vol. 37, p.85.

³ibid., pp. 85-6.

amils' undue exactions and interference, the rule also ensured the prompt payment of the revenue.

Under Raja Chet Singh the regulation was less strictly enforced and after his expulsion in 1781 it was totally disregarded.¹ The great enhancement of the British demand on the raja from two and a quarter million to four million rupees was the primary cause of the breakdown of sound revenue administration. The new ruler, Raja Mahip Narayan Singh, was vigorously coerced by the Company, and he in turn had to press the amils and they the cultivators to meet the British demand.

There were two modes of revenue payment in Banaras - naqdi² and batai - in money or by division of the crop, on the threshing floor or in the field. Cash crops such as vegetables, opium, tobacco and sugarcane always paid revenue in money; it was the staple grain crops for which payment might be made by either method.³ However, under neither method could the peasants escape the pressure, exerted through the amils, of British demands. The livelihood and profit of the amils was derived from the difference between what they collected and what they had agreed to pay the raja, plus certain dues which by custom they were allowed to collect from the cultivators. Normally it was expected that the

¹ Duncan to G.G. in C., 26 April, 1789, B.R.C., 17 June 1789, Range 51, vol. 37, pp. 85-6.

² Irfan Habib has shown that in Bengal, Bihar and parts of Uttar Pradesh the term naqdi was used not just to mean payment of revenue in money, but to a form of fixed or semi-permanent assessments taken from the zamindars almost in the manner of tribute rather than land revenue, The Agrarian System of Mughal India, pp. 175-9. vol.25, pp.194-9

³ Duncan to G.G. in C., 12 Sept. 1788, B.R.C., 3 Oct. 1788, Range 51, /

profit or payment they secured should not exceed ten^{per} cent of the total revenue which they were authorized to collect.¹

With the great increase in the total revenue demand upon Banaras the amils found it difficult to realise the revenues due from the rai-yats and, still more so, to secure their own customary profit margins. This led to irregularities, which earlier rulers had fought to eradicate, such as the making good the balance of this year from the collections of next year, and by the amils or their agents making their demands on the villagers, even while the latter were still engaged in ploughing or sowing their fields.

There was also a dramatic increase in the number of cesses or abwab levied by the revenue officials. Beaufoy, in a report to the Board of Revenue in 1786, commented on the situation, 'since the expulsion of Cheit Sing the number of the extra-ordinary Imposts is said to have been doubled. The Revenue has been supported, but the Country has declined.'² British officials tended to see such a growth of abwab as extortion by the amils, and to denounce their greed and tyranny over the rai-yats. It is clear however that in the area from Awadh eastwards the Mughals had not introduced their usual system of annually revised revenue assessments,

¹The amils' charges for collecting revenues were termed 'Dehyek', i.e. ten per cent of the total amount to be realised from the mufassal. See Extracts Res. Proc., 13 December 1788, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 806-7.

²Beaufoy's Report, E.Misc.S., vol. 379, pp. 185-6.

but had instead accepted revenue settlements for a term of years. When these got too far out of line with price movements and the growth of cultivated land these were adjusted by the addition of a percentage upon the basic settlement figures, in other words by a general abwab.¹ It would be proper to see the doubling of abwab in six or seven years, upon which Beaufoy commented, as being the normal response to the inadequacy of the old settlement figures. The real novelty was that the additional abwab were being levied, not to adjust revenue demand to new agricultural output figures or shifts in money values, but to the new political situation created by the British, and their doubling of the tribute demand. It may be that the amils took advantage of the changes and disorganization of the time to extract more for themselves - but against this must also be set the evidence of amils failing to reach the targets demanded of them and having to throw up their farms or abscond.²

The results upon the cultivators of revenue demand being screwed up in this manner were necessarily damaging. Wilton Oldham has summarised the situation as follows: 'Year after year the extent of fallow land increased, the wells fell into disrepair, the cultivation became careless, the land formerly appropriated to the more

¹See Habib, The Agrarian System of Mughal India, pp. 175-9 and 210-18.

²See Oldham, Pt. II, p.95.

valuable produce was sown with common grains, the revenue assets of the province grew less and less, and the revenue was realised with ever increasing difficulty.¹ Duncan, on his appointment as resident, reported in most alarmed terms upon the disastrous decline in cultivation. His detailed report in September 1788 upon the tour which he had made earlier in the year noted the large tracts of land which he had found uncultivated and the many parganas in a state of decay.² The continual increase in the revenue demand had forced many cultivators to abandon their fields.

This sorry state of affairs Duncan seemed to attribute, however, to the wickedness of the amils, whom he reported as arbitrarily imposing excessive demands upon the rai-yats. He filled many pages with the numerous petitions relating the excesses of the revenue officials which had been presented to him during the course of his tour.³ These showed the amils and their agents dealing with revenue defaulters by distraining upon their crops, cattle or implements, by having them beaten

¹ ibid., p.94.

² Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 185-6.

³ ibid., pp. 439-516.

with lathis, by imprisonment or torture.¹ Indeed the one group which seemed successfully to resist violent coercion, in Duncan's observation, were the Brahmans, who in some parts of Mirzapur and Banaras had replaced the Kurmis as cultivators. As Brahmans they were charged less than other castes in any case, but they also used their sanctity to resist any increased demand upon their farm-lands. To threats of action against them as revenue defaulters they responded with the deterrent of self-coercion - preparing to immolate their wives and mothers - and similar devices, 'all to the end of invoking supernatural wrath on the officials who would be responsible for the death or mutilation of a Brahman'.² Numerous instances of such self-coercive measures adopted by Brahmans when pressed to clear their arrears were noted by Duncan in his official proceedings.³

Duncan's concern to improve agriculture by removing some of the distresses into which the cultivators had fallen, led him to

¹In 1790 Duncan reported the extraordinary case of a revenue defaulter who was tied head downwards from the saddle of a camel as a punishment, and who died as a result of the kicks which he received when the animal was pushed to full speed. See Oldham Pt. II, p.99.

²Cohn, 'Structural Change in Indian Rural Society', p.61.

³See Ram Chandra Pandit to Duncan, 14 July 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 936-42; Duncan to G.G. in C., 2 October 1789, B.R.C., 21 October 1789, Range 51, vol. 49, pp. 186-93. Duncan to G.G. in C., 17 December 1788, B.R.C., 31 December 1788, Range 51, vol. 29, pp. 865-72; Duncan to G.G. in C., 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 37, pp. 179-83; Duncan to G.G. in C., 1 February 1790, B.R.C., 19 February 1790, Range 52, vol. 6, pp.203-5; Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 232-4.

issue a new set of regulations in June 1788 which were, in effect, an attempt to apply in Banaras the perfected revenue methods of the Mughal administration in its hey-day. The regulations defined the length of the measuring rod used for the measurement of the land sown to crops.¹ They laid down that the system of agori-batai, or the actual division of the harvested crop between the cultivator and the amil on the threshing floor, which required a very large body of subordinate officials to watch over the grain and prevent misappropriation, should be abolished. In its place was substituted division by kanqut, that is estimation of the yield of the growing crops by assessors including the qanungo.² This required fewer officials, was very accurate in practised hands - and under Akbar's regulations had always provided for test cuttings if the peasant objected to the assessment.³ The new regulations also provided that due regard should always be paid to the quality of the soil, an essential to the system of estimation of harvest yields by survey of the growing crop, as the Ain had noted and provided for. Duncan also laid down that the government's share in the village produce might be taken either in cash or kind, according to the nature of the

¹ Parwana from Duncan to Mahip Narayan, 25 June 1788, enclosed in Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 197-203.

² ibid.

³ See Habib, The Agrarian System of Mughal India, pp. 199-200.

crop and the custom of the pargana. For the conversion of the grain rates into money, in which the revenues of the naqdi lands and in practice of many lands normally batai were taken, it was provided that price tables should be drawn up twice a year, after the spring and autumn harvests, in accordance with the prevailing market prices.¹ This was of course, against the ultimate practice of the Mughals who had preferred a statistically worked-out average market price - the so-called ten year rate² - but was perfectly manageable for a region as small as Banaras, given efficient and timely supervision. Finally, the regulations provided that for lands paying 'money rents', the assessment of 1780, the last year of Chet Singh's collections, should be adhered to. All the cesses added after that were to be abolished, while those abwab levied in 1780 should be incorporated in the asal jama or basic revenue demand.³ And to ensure that all these reforms were adhered to, Duncan ordered that pattas incorporating them should be issued, with absolute uniformity, to every cultivator.

The draft of the new patta was accordingly published and the amils and zamindars were ordered to issue them to the rai-yats in

¹Duncan to Mahip Narayan, 25 June 1788, enclosed in Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 202-3.

²Habib, The Agrarian System of Mughal India, pp. 210-12.

³Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 207-8.

the ensuing settlement of 1788-9. In raiyati villages the government amins were sent to grant similar pattas.¹ In accordance with the model provided by Balwant Singh the amils and their agents were authorized to make their collections only within the period, not exceeding nine months, from October to June, and were forbidden to interfere in any way with the peasants during the three months in which they were busy with the preparation and cultivation of their fields.²

The primary aim of the regulations, as of the regulations of a Sher Shah or Akbar, was to give security and encouragement to the cultivators upon whose labours the state depended for its own welfare and Duncan writing to Mahip Narayan described them as designed 'to inspire them with confidence, so as thereby to promote the cultivation'.³ That security was sought by reducing to a minimum the exercise of discretion by the revenue officials and the areas of uncertainty. Thus the blending of the cesses and what Duncan called the subsidiary taxes with the basic land revenue demand 'so as to constitute but one aggregate rate' per bigha was described as being of the highest importance to the peasant, 'for it is the opening thus left to the native collectors all over

¹ Duncan to Mahip Narayan, 25 June 1788, B.R.C., 3 October 1788, pp. 201-3; Circular order of 15 October 1788, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 791-2.

² Duncan to G.Gin, 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 37, pp. 85-6.

³ Duncan to Mahip Narayan, 25 June 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.201.

our provinces, that enables them to tyrannize over the Ryots, because Government can never know, or enter into the numerous devices practised by the Zemindars and collectors to extend these articles which they increase, decrease, and alter every year as they think fit.¹ Three other measures worked to this same end. The first was the insistence upon the amils' own agreement by which they bound themselves not to collect any larger sum than was authorized by the regulations.² Secondly, certain reforms were carried out in the office of the ganungos, which made them independent of the amils' authority. In particular they were no longer to receive their allowances from the amils but direct from the raja's treasury. They were to maintain the village accounts, aided by the patwaris whose numbers had been restored to their full complement, and record the collections made by the amils. Thus they were placed as 'constitutional checks' over the revenue collectors.³ Thirdly, a court of revenue consisting of two Indians - one nominated by the resident and the other by the raja - was constituted at Banaras to settle

¹Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.208.

²See translation of the amils' agreement in Extracts Res. Proc., 13 December 1788, B.R.C., 17 June 1789, Range 51, vol. 38, pp. 807-13.

³Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 213-5.

such disputes as might arise between the zamindars, peasants and the amils.¹

The above regulations of 1788 which laid down the broad principles for granting rai-yati pattas were declared as dastur-al-amal or the law of the land for the region at large. Accordingly the zamindars or coparcenary brotherhoods, who had been recognized as landowners at Duncan's land-settlement of 1789-90, were asked to issue pattas in the prescribed form to the cultivators. In villages settled with revenue farmers the cultivating communities were in the same way to obtain leases from their superior title holders, the farmers; while in unsettled areas government amins were deputed to issue pattas to the villagers engaged in cultivation.²

The rai-yati pattas, as distinct from those granted to landowners, were in the main to contain the amount of revenue payable by the cultivator and the mode in which it was to be paid. In determining the revenue rates the nature of the crop and the status of the cultivator in the village hierarchy were to be duly considered by the revenue officials, amils and zamindars. If a cultivator wanted to pay uniformly for all types of land and crops, he had the choice of doing so. The revenue rate for such tenure, known in Banaras as mutri, was three rupees per bigha. The cash

¹ Ibid., pp. 218-20.

² Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 26, pp. 381-4.

crops like sugar-cane, vegetables, opium and cotton were charged at varying money rates from two to seven rupees a bigha depending upon the quality of the soil and the caste of the/cultivator.¹ For staple food crops - wheat, barley, gram etc., the revenue rates varied from twelve annas to two rupees a bigha.² In the case of batai lands where the revenue was assessed by estimate fifty, fifty-six, sixty or sixty-seven per cent of the produce was taken as the state's share.³ It appears that the high rates of revenue, that is sixty or sixty-seven per cent, were charged from the more industrious but low caste cultivators such as the Kurmis and Koyaris who generally cultivated the best quality land in the village. High caste cultivators, Brahmans and Rajputs, paid less and never more than fifty per cent of the estimated produce.⁴ Lands under the immediate occupancy of the zamindars were assessed at a lower rate still.⁵

¹ These rates were generally based on the last year's collections of Raja Chet Singh, as submitted by various ganungos, and were provided by Duncan in 1788 as the norm for all future collections. See Selections from the Duncan Records, vol. 1, pp. 256-7.

² Selections from the Duncan Records, vol. 1, pp. 258-9; Oldham, Pt. II, pp. 97-8.

³ ibid. See also Report of the Board of Commissioners, 27 October 1818, in Selections from the Revenue Records of the N.W.P. (1818-1820), p.94, fn. It should be noted that the crop was not actually divided but the revenue was paid in money according to the current market price of the area, ascertained and determined by the raja and the resident.

⁴ Duncan to G.G. in C., 1 February 1790, B.R.C., 19 February 1790, Range 52, vol. 6, pp. 203-5; Duncan to G.G. in C., 25 November 1790, B.R.C., 11 February 1791, Range 52, vol. 20, pp. 232-4.

⁵ Mehendi Ali Khan to Duncan, 25 May 1794, B.R.C., 7 November 1794, Range 53, vol. 21, pp.674-86.

The determination of the relative positions of landlords and peasants under the permanent settlement was one of the main objects of Duncan. The regulations of June 1788 seem to have been generally maintained but as far as the clause relating to the issuing of pattas to individual cultivators was concerned, it could not be fully enforced. To achieve this a commission of amins at a monthly salary of three thousand rupees was deputed into the province in February 1795, but was withdrawn after only a few months.¹ In certain quarters the villagers who had been accustomed to their traditional modes of revenue payments refused to accept the rai-yati pattas. In pargana Chausa, Ghazipur, for example, the peasants declined to accept leases for they had been used to a system of agori-batai, that is actual division of the crop on the threshing floor.² In like manner some villagers of pargana Muhammadabad in the district of Ghazipur, who claimed to be landowners but had remained excluded from the settlement in 1789-90, declined to accept pattas from the farmers for the ground which they cultivated alleging that they would thereby

¹See Selections from the Duncan Records, vol. 1, pp. 256-7 and 265-6.

²It should be noted that agori-batai had been prohibited by Duncan in June 1788, but it was still prevalent in certain parts of Banaras. The system was especially popular with the Brahman cultivators for it provided them with the security of at least 50 per cent of what they produced and also an opportunity for removing part of the crop without the knowledge of the amil's agent. Because of the opposition of Brahmans in parts of Banaras and Mirzapur, Duncan, in 1789, privately instructed the amils not to insist on the strict enforcement of the rule abolishing agori-batai. See Duncan to G.G. in C.,

suffer degradation.¹ During their short tenure of five months the amins on account of variation in the revenue rates in different parganas and other local circumstances were faced with many similar problems in issuing pattas agreeable to both the proprietor and the cultivator.

The Bengal government on their part considering the difficulties in granting pattas at fixed rates to the mutual satisfaction of the parties, and also on account of the expense involved in financing the amins finally decided to recall them. They, however, enacted a special regulation - No. 51 of 1795 - defining the relative positions of raiylats and malguzars under the permanent settlement. The tenth section of this regulation - 'the great Magna Charta' - of Banaras cultivators provided for the perpetual occupancy of the khudkasht or chhapparband raiylats subject to their payment of the 'stipulated rent'. The position of paikasht raiylats was left contractual - the extension of their leases depended upon the mutual will of the parties concerned.² In case of dispute between the proprietor and raiylat regarding the rates of rent either party was entitled to go to the civil court of the area and obtain justice. In deciding the case the court was to

26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 37, pp. 177-9, Reg. LI of 1795, sec. III, cl. 3, in Clarke, vol. 1.

¹ Reg. LI of 1795, sec. III, cl. 3, in Clarke, vol. 1.

² LI of 1795, Sec. X, in Clarke, vol. 1.

consider the local rates and customs and the caste of the cultivator.¹

The position of resident-cultivators under the permanent settlement thus appears to have been one of comparative security. They could not be removed at will as was the case with their counterparts, the non-resident cultivators who were treated as tenants-at-will. In other respects the regulation proved of little effect for owing to the ignorance of the cultivators very few leases were granted, nor were their rights recorded.²

¹ibid., sec. IX, vol. 1.

²W. Oldham, Tenant Right and Auction Sales in Ghazee poor and the Province of Benares, p.12. In 1840 all the 'fixed rent tenants' were recorded and Act X of 1859 finally defined the 'occupancy tenants' and their relative positions vis-à-vis the landlords.

Chapter V

TRADE AND COMMERCE

British officials, basing their reports on old custom-house records and upon interviews with leading Indian businessmen and tax officials, were generally agreed that in Balwant Singh's day and during the first years of Chet Singh's administration the economy of the Banaras region, agricultural and commercial, had been thriving and trade increasing.¹ This may perhaps be seen as the last stage in a process of urbanization and of expansion of production initiated by the Mughals. Irfan Habib² has drawn attention to the high level of urbanization in north India during the Mughal period, though he tends to view the towns as parasitic upon the countryside. Nurul Hasan,³ in a more recent study has taken a more favourable view of the Mughal period, linking urbanization with higher output, and seeing both as the result of deliberate, successful Mughal policies of breaking up the local power of the zamindars, imposing an imperial order, and encouraging production.

¹ See Fowke to G.G. & C., 7 March 1776, MSS.Eur.G.3, p.19; Beaufoy's report on the 'State of Benares in 1786', in H.Misc. 6., vol. 379, pp. 183-8; Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 644-53.

² Habib, The Agrarian System of Mughal India, pp. 75-76.

³ Nurul Hasan, 'Zamindars under the Mughals', in Frykenberg, pp. 22-3; This is a reproduction of his earlier article published in J.E.S.H.Q., vol. 1, No. 4, April-June 1964.

Mrs. H.K.Naqvi in her study Urban Centres and Industries in Upper India has devoted her whole attention to these issues, and again characterizes the Mughal period as one notable for the growth of urban life in north India. In an article 'Progress of Urbanization in United Provinces, 1550-1800',¹ based upon a very wide range of descriptive material, Mrs. Naqvi established the comparative late advance of eastern India, where until Shah Jahan's day towns were notably more widely scattered than in the Doab-Malwa-Gujarat region, and also smaller, with only Jaunpur and Banaras of any great significance. With the effective annexation of Bengal, and the destruction of the Portuguese grip upon Hugli, however, the whole eastern region began an expansion of handicraft productions and of urban life. Commenting upon the significance of the capture of Bengal with its ports, Mrs. Naqvi writes,

'Consequently, while the older towns such as Jaunpur, Lucknow, Khairabad, Sultanpur (Oudh) and others greatly benefited by this traffic, the new ones like Allahabad quickly became flourishing cities. Other towns lying along the banks of the Ganges too must have gained from the general trend of commerce, production and concentration of population in the towns. But Banaras, and Patna had during this century acquired altogether new dimensions; they appear to have been the largest towns in the east, second only to the imperial capital towns.'²

¹H.K.Naqvi, 'Progress of Urbanization in United Provinces, 1550-1800', Journal of Economic and Social History of the Orient, vol. X, Pt. 1, pp. 81-101.

²Ibid., pp. 83-4.

Moreover, though the evidence produced is qualitative and descriptive rather than quantitative, Mrs. Naqvi argues that the gradual breakdown of the Mughal imperial structure in the eighteenth century did not of itself lead to a reversal of the process of growth. As the imperial control of the Punjab and Kabul, of Rajasthan and Gujarat was weakened, the importance of the Ganga valley if anything grew; witness for example the rise of Mirzapur, with its links with the Deccan. Moreover, the new provincial dynasties, Awadh, Ruhelkhand, Bengal, it is suggested, were as anxious as the Mughal emperors had been to foster production and encourage the growth of towns, and could indeed look to refugees from further west to supply skilled inhabitants. Faizabad, Farrukhabad, Najibabad, Rampur - even Lucknow - may be viewed as the products of such dynastic ambition, while Mirzapur and Kanpur in their growth may illustrate the results of the larger shifts in trading patterns within the empire.¹

In these developments Banaras, with Mirzapur, Jaunpur and Ghazipur, was well placed to share. And though it may have lost the rather isolated superiority it enjoyed in the sixteenth century, Banaras must obviously have benefited from the incorporation of Bengal into the empire in the seventeenth century and the urbanization and spread of production which continued during the first

¹ Ibid., pp. 84-6.

half of the eighteenth century. As will be seen, a detailed examination of the mercantile life of Banaras confirms at many points the picture outlined by Mrs. Naqvi.

Since there are few indigenous sources for the history of Banaras, and these not particularly informative about its commercial life, and since unfortunately there was no English factory at Banaras before 1765¹ upon whose records one might draw, any picture of the merchants of the Banaras region must be composed from comparatively later sources. It may reasonably be assumed, and there is also evidence to suggest, that the body of Sanyasi merchants found to be dominating the city in 1787 was one of some long standing, and it is with them, therefore, that a study of the mercantile community should commence.

G.H.Barlow, sub-secretary to the Bengal government sent on a commission in 1787 to report on the trade and coinage of Awadh and Banaras and to explore the prospects of extending the Company's cloth investments, found sufficient evidence of the Sanyasis having carried on a brisk trade in cloth, raw silk and gold and silver bullion during the time of Balwant Singh. At that period, they carried

¹The factory was withdrawn in November 1766 and it was only in the late 1780s that another factory was set up at Ghazipur to procure cloth and sugar for the Company. See infra, pp. 159-61.

to Nepal Bengal piecegoods in large quantities, 'in return for which they annually imported gold Bullion to the amount of four or five lacks of Rupees'.¹ A considerable part of their returns from Nagpur and the Deccan also consisted of gold coins and bullion. This they were accustomed to sell to Banaras bankers, taking in return bills upon Murshidabad to buy raw silk, piece-goods, broad cloth and copper. And though under a system established by Balwant Singh the Sanyasis were not allowed to sell or negotiate for bills directly with the sarrafs and had to get bills through the sona mahal, an office for collecting duties on imported gold, which charged a small tax of one per cent as brokerage, a system from which all other merchants were exempt,² the Sanyasis appear to have retained their position as the leading merchants of upper India in the latter half of the eighteenth century. Barlow commented on their position in 1787:

'The Principal Merchants who trade from Bengal to the Decan. are called Sunnassees, a religious sect remarkable for their wealth, and for their integrity in all commercial transactions. Those who reside at Benares and in the Company's dominions purchase the goods in Bengal and transport them to Mirzapore, where they sell or deliver them to merchants of their own sect, who resort [there] annually for this purpose from the Decan.'³

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 657-8.

²Ibid., pp. 658-9.

³Ibid., pp. 651-2.

The total value of the exports and imports of the Sanyasis which passed through the custom houses of Banaras and Mirzapur in 1784-5 was Rs. 989,618. This had increased in 1786-7 to Rs. 1,614,759. About forty per cent of this latter amount consisted of raw silk imported from Murshidabad to Mirzapur which was then re-exported to the Deccan and western India.¹ The great increase in their trade within two years may largely be accounted for by the reduction of duties in Banaras from 5 to $2\frac{1}{2}$ per cent on raw silk in 1784, a measure which we shall study later. This growth did not prevent them from complaining to Barlow of other inconveniences, such as double duties levied on their merchandise at Mirzapur and an additional tax of at least one per cent to procure bills or hundis. But their share in the total volume of the Banaras trade in 1786-7 appears to have been very significant. What was the reason for this? Were the Sanyasis better organized and better acquainted with trade than the other Indian merchants? Did they have more finance to invest in their trading operations? To find some answer to these questions a study of the organization of the Sanyasis would seem desirable.

The Sanyasis, also called Gosains, Atits or Nagas, originally were simply a class of mendicants belonging to the Shaivite sect

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 653-5.

of the Hindus.¹ With the gradual loosening of their religious and social order, though many remained wandering mendicants some Sanyasis took to agriculture, while others living in monasteries in the towns came to combine trade with religion.² In the eighteenth century some of them even served as mercenaries in the various armies of Indian princes and chiefs.³

The Sanyasi merchants of Banaras and Awadh belonged mainly to the Giri section of the Gosains, and were chiefly settled in the towns of Mirzapur and Banaras where they engaged in money-lending, banking and trading. In the city of Banaras alone more than forty leading business houses of Gosains were listed in the late eighteenth century.⁴ Gosain Rudra Puri and Mahant Fakir Giri were the principal shawl importers from Kashmir,⁵ Gyan Giri, Shiv Ram Giri and Kaushal Giri the chief traders to Nepal,⁶ and

¹ Encyclopedia of Religion and Ethics, vol. VI, pp. 332-3; Crooke, vol. II, pp. 470-1.

² J.M. Ghosh, Sannyasi and Fakir Raiders in Bengal, pp. 11-2; A. Steele, Summary of the Law and Custom of Hindoo Castes, appendix B, pp. 64-5.

³ Ghosh, pp. 13-8.

⁴ See the names of Gosains in congratulatory address to Hastings, Add. MSS. 29217, roll B; Moti Chandra, Kāsi Kā Itihās, pp. 444-5; and P.R.O. 30/11/213, ff. 26-37.

⁵ Extracts Res. Proc., 12 July 1791, B.B.R.M.P., 19 August 1791, Range 89, vol. 13, pp. 247-9.

⁶ Extracts Res. Proc., 9 September 1791, B.R.C., 28 October 1791, Range 52, vol. 36, pp. 792-4.

Mihir Giri, Gulab Giri and Shamsheer Giri the most noted dealers in silk from Murshidabad.¹

Joynarayan Ghoshal, a native of Bengal who lived for many years in the city of Banaras and wrote an account of Banaras in Bengali in 1800, described the many maths or monasteries of 'the Dasnami sect of Sannyasis, who, though outwardly professing abstinence, are in their minds worldly. Every one carries on the business of merchants and money-lenders...'² The Sanyasis had what many merchants lacked, an institutional framework wider and stronger than their family and kin, provided by the network of monasteries and the constant movement on pilgrimage between them. Their maths served as an important channel of commerce in the eighteenth century. If tradition, drawn on by Sherring, can be accepted, there were in the 1770s as many as fourteen hundred maths in Banaras.³ They were also to be found throughout India but their main concentration seems to have been in Banaras, Mirzapur Bengal, Poona and Nagpur.⁴ The internal organization of the maths

¹ Playdell to Fowke, 15 November 1784, enclosed in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 840-2.

² Quoted in Ghosh, p.19.

³ M.A. Sherring, Hindu Tribes and Castes, as Represented in Benares, pp. 256-8. It should be noted however that not all the maths of the Sanyasis functioned as commercial concerns. Banaras being a religious centre, many of them must have been the resort of mendicants and pilgrims from all over India.

⁴ B.S. Cohn, 'The Role of the Gosains in the Economy of Eighteenth and Nineteenth Century Upper India', I.E.S.H.R., vol. 1, No. 4, p.181.

was as follows: Every math had a mahant or chief under whom there were a number of gurus or teachers. Every guru had some chelas (disciples) who were ranked according to their duties. The mahant was responsible for discipline and general administration and had the discretionary power of expelling any member for breach of the prescribed rules of the monastery. In those maths which served the dual role of religion and commerce the chief also had control over the math property, and financed the gurus in their mercantile activities.¹

There appear to have been two main sources of income of a math. There were lands, usually rent free, with which the math was endowed by local dignitaries or rulers for religious purposes.² Secondly, the mahant and the gurus were presented with money, jewels and other similar articles on special occasions such as Shiv Ratri³ and kumbh mela⁴, while those of the lower ranks in the math hierarchy collected alms during the course of their visits to various villages and towns. All these sources of income were kept together as a joint stock, and after meeting the permanent expenses of maintaining the math, the rest could be used for commercial purposes.⁵ We lack adequate information regarding the

¹Ibid., pp. 178-9; Steele, appendix B, pp. 65-6; Sherring, pp. 255-8.

²Ghosh, p.20; Steele, p.88.

³A day of festivity for the Hindus celebrated in honour of Lord Shiva's birth.

⁴A great fair held every three years on one of the sacred places of the Hindus.

⁵Steele, appendix B, p.66.

totality of any particular math's property, and we know that the different maths differed considerably in their property holdings. We have, however, one reported case of a disputed succession between the chelas of a mahant of a leading math in the Mirzapur district, which throws light on the type and volume of property of that very math, and this may serve as an example of the commercial maths of similar nature. The case, which began in 1789, was initially settled by the panchayat of the Dasnamis, but eventually went to the Sadar Diwani Adalat of Calcutta in 1798, on being challenged by a certain party which felt deceived by the panchayat's decision. The appellate court upheld the panchayat's ruling which had allotted shares according to the respective ranks of the chelas - the largest portion having been given to the principal. The total property involved for division in this case amounted to 242,000 rupees, which, leaving other immovable assets for the joint maintenance of the math, seems to have been a substantial amount. The math had a treasure chest and one of the gurus was entrusted with the task of keeping the ledgers and day-to-day record of all transactions.¹

Since the Sanyasis travelled in groups and some of them, especially the nagas, were also armed, their merchandise was well

¹Proceedings of the Sadar Diwani Adalat, May and August 1798, quoted in Cohn, 'The Role of the Gosains in the Economy of Eighteenth and Nineteenth Century Upper India', pp. 177-8.

protected. They were also accustomed to long journeys for they successively went on pilgrimages to Hardwar, Prayag, Nasik and Ujjain, the four centres of the kumbh mela, and to Janakpur in Nepal, Ganga Sagar island in lower Bengal, and Puri in Orissa.¹

Thus the Sanyasis from their initial religious organization turned into the principal merchant community in eighteenth century Banaras, thanks to their economic resources, acquaintance with trade routes, and their ability to use their maths as trading houses where goods could be lodged and business transacted.

The Sanyasi merchants of Banaras and Mirzapur carried on their mercantile transactions on an all-India level. They bought cotton and cotton piece-goods in Poona, Ahmadabad and the Deccan, exported them to Bengal, and purchased in return cargoes of raw silk, silk piece-goods, broad cloth, copper and spices. From Nepal they brought gold dust, bullion and drugs in return for Bengal and Banaras piece-goods, and from Kashmir they imported shawls, some of which were consumed in the city of Banaras and some were exported to Bengal and other provinces.² As will be seen later, the trade of the Sanyasis, and indeed also of other merchants trading in Banaras, in the early 1780s, both in consequence of increased duties and also of subsidiary taxes, had

¹Ghosh, pp. 20-21.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp.652-62.

declined, but by the close of the decade when the duties were reduced and cesses abolished, it took a more favourable turn.

Next to the Sanyasis were the Deccan and the European merchants who were later arrivals into the commercial affairs of Banaras. Their trade in the initial stages of our period must have been less significant than that of the Sanyasis.

A large number of merchants from Nagpur, Poona, Haidarabad and other parts of south India had migrated to Mirzapur in the course of the eighteenth century. In the late 1780s especially their number increased at a rapid rate. The immigration of this merchant community from the Deccan may be linked with both external and internal events and policies. The Company's policy of encouraging trade between Bengal and the Deccan, the opening of A_wadh to the outside merchants, leading to the trade treaty of 1788, and the reduction of duties in the province of Banaras, which we shall study later, were all responsible for this influx of merchants to the centrally located place which was provided by the town of Mirzapur on the river Ganga. By 1788, so far had the process gone that Bakhshi Singh, the magistrate of Mirzapur, and Duncan felt the urgent need of expanding the town of Mirzapur, and the new merchants and their associates, the majority of whom were Hindus, were accommodated on a new site called the 'Engrezee Mehalla'

or the English quarter¹ containing about seven hundred houses, built by the merchants themselves at an estimated cost of three lakhs of rupees.² Two years later when Duncan visited Mirzapur, he felt great satisfaction at the commercial improvements of the town, and in a letter to Lord Cornwallis, he wrote: 'This quarter is at present occupied by the Deccan merchants, and is now become the chief Receptacle for the Cotton Imports, for which its wide streets are better calculated than the narrow alleys of the old town.'³

The erection in 1790 at Mirzapur of new gateways, wickets, sheds and the establishment of additional police chaukis for the security of merchants and merchandise by the government⁴ led to a growth of trade throughout the Banaras region, attracting numbers of merchants from various parts of India. In 1814, when the population of Mirzapur was estimated at ninety thousand, the magistrate there wrote enthusiastically of Mirzapur, 'where every dwelling is a ware house and every resident a Merchant, or connected with persons more or less engaged in trade'.⁵

¹The English quarter did not imply that it was inhabited by Englishmen. It was so named because of its addition to the town of Mirzapur during the first years of English administration.

²See Duncan to G.G. in C., 4 April 1790, B.R.C., 16 April 1790, Range 52, vol. 8, pp. 397-8.

³Ibid.

⁴Extracts Res. Proc., 13 March 1790, B.R.C., 31 March 1790, Range 52, vol. 7, pp. 700-5.

⁵R.H.Rattray to Bengal government, 21 August 1814, H.Misc.S., vol. 775, para 35.

The entry of Europeans into the commercial sphere of Banaras began at some scale in the 1760s. By a farman granted to the Company by Shah Alam in December 1764, Banaras came under the British and a factory was consequently set up there early in 1765 with Randolph Marriott as chief with two others, William Bolts and Isaac Sage, joining later in subordinate ranks.¹ Their main function was 'the collection of the temporal revenues' from the raja and of indemnities from the nawab as arranged by the Treaty of Allahabad, 16 August 1765. But if their duties were political, they quickly turned, like their fellow officials in Bengal, to private trade. Marriott took the farm of the Banaras mint from the nawab, and Bolts carried on private trade in diamonds, opium, saltpetre, woollen and cotton piece-goods.² Two Bengal Councillors, Johnstone and Hay, were his business partners. Bolts' trading activities were not confined to Banaras but extended to the interior regions of Bengal and Awadh. He employed many Armenian gumashtas who practised unfair and oppressive means to increase their pecuniary gains in the name of their master. These gumashtas' activities were represented by the officials of the nawab and by the raja

¹ M.L. Hallward, William Bolts, A Dutch Adventurer, pp. 5-6; H. Verelst, A View of the Rise, Progress and Present State of the English Government in Bengal, pp. 4-7.

² ibid.

of Banaras. The whole matter, however, was brought to the notice of the Bengal government in late 1765, when Marriott complained of the evil practices of Bolts and the latter in turn retaliated by accusing him of illegally making money by farming the local mint.¹ The Board thereupon in October 1765 called them both to Calcutta, leaving Sage in charge of the factory. After their enquiry into the reciprocal complaints the Board in February 1766 recorded a finding that Marriott was 'blameable in renting the mint', but that in view of his general good conduct he should be excused while 'Bolts was in several ways highly deserving of censure', a view on which the Directors concurred.² On the pretext of winding up his concerns, Bolts was allowed to return to Banaras but in direct disregard to government's order entered into new concerns. He was consequently suspended from the Company's service in August 1766, and finally deported to England two years later.³

Meanwhile the specific purpose for which the factory had been set up had ceased to operate, for in November 1765 the agreement between Balwant Singh and the Company expired and in July 1766 the

¹Marriott to Council, received 16 August 1765, F.W.I.H.C., vol. IV, p.413.

²P. Woodruff, The Men Who Ruled India, vol. I, p.105; Letter from the Court, 4 March 1767, F.W.I.H.C., vol. V, p.20.

³Resolution of the Council, 25 August 1766, in Verelst, appendix 77; F.W.I.H.C., vol. VI, p.469; Hallward, pp. 31-2. During his six years stay in India Bolts made a fortune of £90,000 or 900,000 rupees, of which he spent about two-thirds on litigation and publishing his Considerations on Indian Affairs in two volumes.

nawab paid the last instalment of his indemnity. In view of the scandal caused by the Bolts affair, in which other Company servants were also involved, the Banaras factory was withdrawn in November 1766. The Court of Directors heartily approved:

'You have done very well in withdrawing the Chief and Council of Benaris, it never appeared to us in any other light than that of being the emolument of our servants.'¹

It was also at the same time agreed that no Company servant or private European should reside or trade in Awadh, including Banaras, without both the Company's licence and the nawab's and the raja's concurrence.² It appears, however, that the order was never strictly enforced and at the time of Hastings' visit to Banaras in 1773, Chet Singh complained against the conduct of some Europeans and prayed for their removal. Hastings assured Chet Singh that all Europeans excepting Joseph Fowke, Motte and Scott, whose conduct the raja had approved, would be ordered to leave Banaras by December 1773.³ It was also settled at the same time that no

¹Letter from Court, 4 March 1767, F.W.I.H.C., vol. V, p.20.

²Verelst, p.4; Letter from Court, 4 March 1767, F.W.I.H.C., vol. V, p.20.

³Hastings' 'Benaris Diary', Add. MSS.29212, f. 71. J. Fowke (1716-1806) joined the Company as writer in 1736, returned to England in 1752 with a moderate fortune, which he gambled away and came to India again in 1771 as a free merchant. He settled in Banaras where under the influence of his son Francis Fowke, resident from 1775-6; 1780-1 and 1783-6, his business multiplied. After making a fortune from the trade in opium and diamonds both of them returned to England in 1786. G.R.Kay and E.H.Johnston, eds., The Catalogue of European Manuscripts in the India Office Library, vol. II, Pt. 2, pp. 65-6.

European would be allowed to reside or trade in Banaras in the future without the raja's concurrence and the Company's permission. The same rule was to apply in the remaining territories of the nawab of Awadh.¹

It seems, however, that the order, though repeated again in 1775,² was not strictly enforced and the Europeans delayed their departure on pretext of winding up their concerns. Some of them, Osborne³ and Hyde, for example, lived in Banaras until as late as 1776, that is, three years after the expiry of the Council's original order. In a private letter to J. Fowke, Philip Francis, a member of the Supreme Council, wrote in June 1776:

'What can be the reason, my dear friend, that Osborne or anybody else should be qualified to carry on an advantageous trade in Ghazipoor, while you who may naturally be supposed to have a predominant influence in that country can do nothing.'⁴

The 'predominant influence' which Francis talked about was that of Joseph's son, Francis Fowke, the official British resident at Banaras. The resident and his assistant were allowed private

¹ See Resolution of the Bengal Council, 4 October 1773, B.S.C. 4 October, 1773, Range A, vol. 21, pp. 571-2; Hastings to Middleton, 28 January 1774, Add. MSS. 29215, ff. 260-1.

² Bengal Council to F. Fowke, 11 September 1775, B.S.C., 11 September 1775, Range A, vol. 30, p. 231.

³ T. Osborne and J. Hyde probably had some support of the Hastings' group in the Council.

⁴ Francis to J. Fowke, 10 June 1776, MSS. Eur. E15, p. 201.

trade to enlarge, what they felt to be, their meagre allowances.¹ Francis Fowke, Thomas Graham (1777-80), William Markham (1781-83), James Grant (1786-87) and their assistants at Banaras, all in turn were engaged in the most profitable items such as opium, diamonds and salt-petre.² Some of these men, especially the more avaricious Fowke, Graham and Grant, made fortunes from their private trade while enjoying their official tenure. About Grant, Cornwallis commented in 1787: 'His emolument, besides the one thousand rupees per month allowed him by the Company, certainly amounted to little less than four lacs a year...'³

In 1787 the government of Lord Cornwallis put a total restraint on the private trade of the resident and his assistants.⁴ Two motives appear to have actuated Cornwallis: the need to protect the Company's own business interests and secondly the wish to stamp out corruption. The Company in 1786 had extended to Banaras the Bihar system of monopoly control in the case of opium and salt-petre,⁵ now in 1788 they appointed a commercial resident in Banaras to procure cloth.⁶ To eliminate corruption,

¹The monthly salary of the resident and his assistant was Rs. 1,000 and Rs. 300 respectively.

²See Kay and Johnston, vol. II, Pt. 2, pp. 66-9; Graham to G.G. & C., 19 April 1777, Kinross House MSS., G.D. 29/2137, n.p.; Graham to Barwell, 22 June 1777, G.D. 29/2137.

³Cornwallis to Dundas, 14 August 1787, P.R.O. 30/11/150, f. 39.

⁴Board to Duncan, 27 July 1787, B.R.C., 27 July 1787, Range 51, vol. 9, p.44.

⁵See infra, pp.23/.

⁶Board to Duncan, 18 January 1788, B.C.S.C., 15 December 1790, Range 155, vol. 83, No. 15.

largely attributed to the inadequacy of official incomes, the government in July 1787 increased the salary of the resident from one to five thousand rupees a month and that of his assistant from three to eight hundred rupees.¹

Thus the private trade of the Company's officials in Banaras, which was generally viewed as the cause of oppression and misuse of power, ceased; but so far as the earlier restriction on the free merchants' trade was concerned, it did not last long. The mounting opposition to this policy both in England and in India in the 1790s from the protagonists of 'free trade' led to the modification of the oft-repeated rule.² Furthermore, the Company's interest in encouraging the manufacture of sugar and indigo, for its export to Europe, by instituting free competition among merchants, also worked towards this end. The number of European traders in Banaras consequently increased. For example, in 1788 Gilchrist and Charters were the only Europeans in Banaras engaged in indigo,³ six years later their number had increased to forty.⁴

¹See resolution of the Board, 27 July 1787, B.R.C., 27 July 1787, Range 51, vol. 9, pp. 33-4. In the 1770s there used to be only one assistant resident, but from Duncan's time there were two. The salary of the second assistant was Rs. 600 p.m.

²See P.J. Marshall, 'Private British Investment in Eighteenth Century Bengal', B.P.P., vol. LXXXVI, Pt. 2, pp. 53-4.

³Narain, p.98.

⁴Duncan to G.G. in C., 10 May 1794, B.R.C., 23 May 1794, Range 53, vol. 16, No. 62.

How did the Europeans organize their trade in Banaras? For Bengal and western India where the factories of the various European companies had been for long established, their record provide us with much valuable information but for Banaras information is meagre. Fortunately, we have the record of four English free merchants¹ who were mostly engaged in the transactions in piece-goods in the Banaras region in the 1780s. Their replies to the queries put to them by Duncan in 1790 contain useful information on how the Europeans organized their trade, especially in textiles, and may perhaps serve as an example for other branches of their mercantile concerns as well.²

They had, in the first instance, their agents termed gumashtas who might consist of both Hindus and Muslims. The Europeans' lack of understanding of the regional variations of dialect and of the complicated systems of measurement and currency had made the service of such local intermediaries as gumashtas imperative. Besides the gumashtas, the Europeans also employed additional middlemen called dasturias and dalals³ to distribute the advances to the wearers - whose poverty and lack of working capital would not permit the proper functioning of their crafts without advances - and to collect the specified goods in due season.

¹These were J.A.Grant at Ghazipur, J.L.Williams and Robinson at Banaras and J_aunpur, and Thriepland at Mirzapur.

²See B.C.S.C., 15 December 1790, Range 155, vol. 83, No. 15.

³Brokers and agents to the merchants.

J.A. Grant, who for several years had been engaged in purchasing cloth in Ghazipur district, and who after the appointment of a commercial agent for the Company's investment in the region in 1788 closed his concerns and moved into the adjacent town of Mau, in the Azamgarh district, a developing centre for cotton textiles, summarised the functions of dasturias and dalals as follows:

'The Dustooriahs are a class of men, whose original institutions and occupations, seem to have been intended for the assistance and aid of traders in their mercantile Transactions, especially such Beoparies as came from foreign countries to make purchases, and who could not therefore be well versant in the customs, manners, and practices of the inhabitants; nor supposed to know, who ought to be trusted, or otherwise. Hence by means of the Dustooriahs, the merchants made their advances with confidence to the weavers, for such particular sorts of cloths as they required.

The business of a Dustooriah is a distinct profession and as such is hereditary; nor can any one (I believe) of a different cast [sic], act in the capacity of a Dustooriah, unless his family have previously been of that class.

The Delloi who are employed in the manufacture of piece goods are of the weaver caste, and those who thus act, are distinguished from former times, as the heads, or principal men in their own tribe, and are entitled to this prominence by right of inheritance. Where advances are made, it is their immediate business, to settle and arrange matters to the satisfaction of the Dustooriahs on the part of the weavers in every respect, and on the other hand to satisfy the manufacturers on the behalf of the Dustooriahs.¹

¹ Grant to Duncan, 16 October 1790, B.C.S.C., 15 December 1790, Range 155, vol. 83, No. 15, paras 11-13.

From their professional skill and conduct the dasturias and the dalals thus served as ready channels of intercourse between the merchants and manufacturers and received a small sum for their services - the dasturia receiving a commission of two per cent from the merchants, and the dalal a certain fee called dalali 'from the weavers for procuring them the employ and, standing their friend in estimating the value of the cloths'.¹

This mode of procuring cloth was not peculiar to Europeans only, the Indian merchants also followed a similar course in their trade. At the very least, the services of the two latter categories, the dasturias and the dalals, would be involved in their commercial transactions as well.

Opium and salt-petre, which had become the official monopoly of the Company in 1786, though the contracts went to Indian bidders, were also procured through advances to the cultivators and manufacturers; and in the provision of sugar, too, the trade of which was open to Indians as well as Europeans, the merchants would give advances to the paikars or local dealers, who in turn would advance money to the sugar boilers.² The Company's commercial resident at Ghazipur was allotted annual sums, the amount

¹J.L.Williams to Duncan, 16 October 1790, B.C.S.C., 15 December 1790, Range 155, vol. 83, No. 15.

²J. Lloyd to the Board of Trade, 8 January 1792, E.I.S.P., appendix 1, pp. 72-3; Board of Trade to Lloyd, 14 September 1792, E.I.S.P., appendix 1, pp. 117-8.

of which varied from two lakhs in 1788, to nearly eight lakhs in 1793, for the advanced provision of sugar, piece-goods and salt-petre.¹

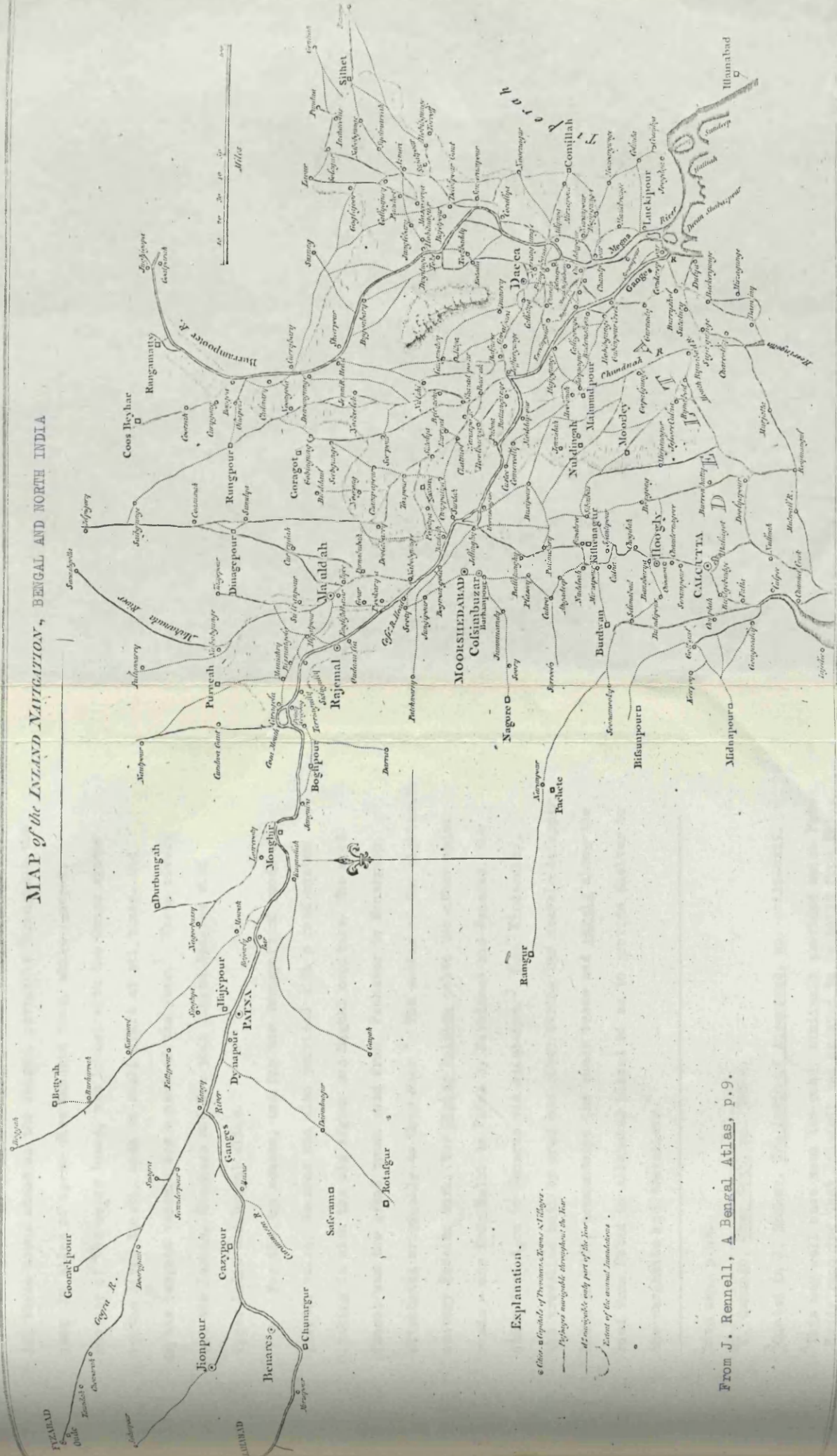
There were two other groups of people whose services were required by both the European and Indian merchants in their commercial pursuits. The one, which was of special significance and of which therefore we shall take detailed note in the next chapter, was that of the sarrafs or bankers, who financed mercantile activities, providing bills of exchange, loans and money changing services, and who also provided insurance for goods, charging a discount or commission from the merchants. The second consisted of all those who were concerned with the collection, packing, loading and transportation of goods. These were persons of various denominations, such as manjhis or boatmen, banjaras or pack-bullock carriers, and hundawallas or harkaras, who were messengers, carrying letters, bills of exchange and the like over long distances.²

The Banaras region, with its three principal towns Ghazipur, Banaras and Mirzapur, enjoyed excellent road and river communications.

¹ Board to Duncan, 18 January 1788, B.C.S.C., 15 December 1790, Range 155, vol. 83, No. 15; Board of Trade to Board of Revenue, 18 July 1793, B.C.S.C., 26 July 1793, Range 156, vol. 7, No. 2.

² Barlow to G.G. in C., 27 May 1787, B.P.C., 22 June 1787, Range 3, vol. 26, pp. 525-6; Duncan to G.G. in C., 23 May 1788, B.R.C., 11 June 1788, Range 51, vol. 21, p. 1002.

MAP of the INLAND NAVIGATION, BENGAL AND NORTH INDIA



Explanation.

- Cities & Capitals of Provinces, Towns, & Villages.
- Navigable throughout the year.
- Navigable only part of the year.
- Extent of the annual inundations.

From J. Rennell, A Bengal Atlas, p. 9.

Published according to the best of Information by J. Rennell, Esq.

All three towns stood on the Ganga, navigable throughout the year to ships of up to five hundred tons, while Jaunpur, another of the major towns, was linked with the Ganga system by the river Gomati, open to small craft at all times, and to the largest vessels for a part of the year.¹ These rivers and the Jamuna, Ghaghara and Son thus linked Banaras with upper India and Bengal alike.

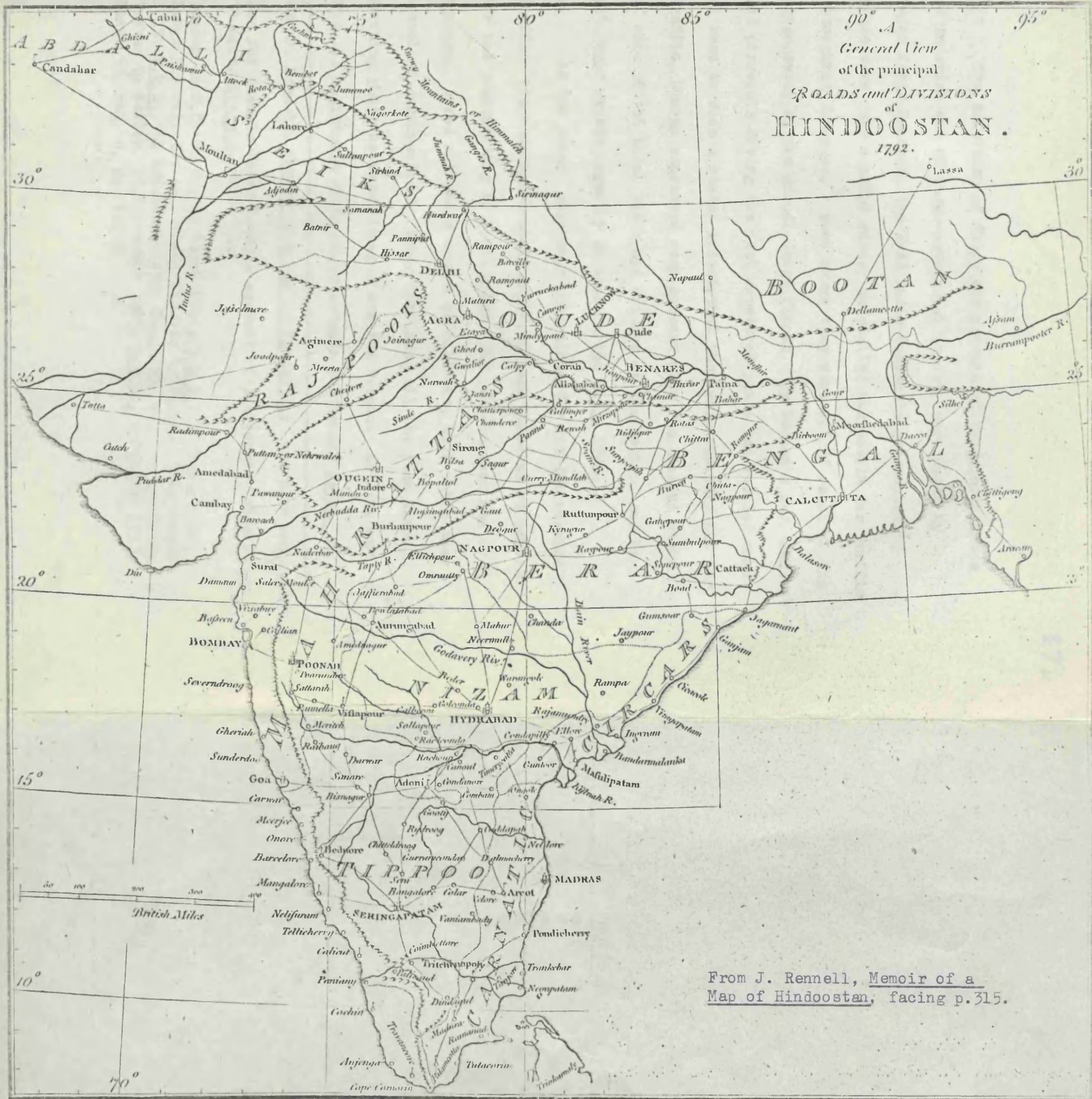
For the dry season, and for the transport of goods of greater value, Banaras was also provided with a road system linking it with the old Afghan and Mughal capitals. The most famous was the grand trunk road from Peshawar to Sonargaon, attributed originally to Sher Shah.² The author of the eighteenth century Persian work, the Chahar Gulshan noted two other major roads - one from Delhi to Patna by Muradabad and Banaras, the other from Agra to Banaras via Allahabad.³ Mrs. Kindersley, who travelled both by road and river during her travels in upper India in 1767, commented on the shady trees and sarais along the road from Patna to Allahabad placed so as to provide shelter to the merchants and travellers.⁴

¹ See map, p. 163.

² K. Qanungo, Sher Shah, pp. 388-9.

³ Quoted in J. Sarkar, The India of Aurangzeb, pp. cviii-cxii.

⁴ This may well have been the road, similarly provided which Peter Mundy reported that Jahangir had ordered to be built from Patna to Agra. R. Temple, ed., The Travels of Peter Mundy in Europe and Asia, 1608-67, vol. II, pp. 83-4; Kindersley, Letters from... East Indies, p. 105.



The existence of these old provincial roads, both those of imperial and of inter-provincial import, were noted by Major James Rennell, the East India Company's geographer.¹ These were fair weather roads, unmetalled and not fit for traffic throughout the year,² even where they were out of reach of the broad sweep of the annual Ganga floods. By Duncan's day, neglect and disrepair during the past unsettled years had reduced some of them to such a state, indeed, that they were scarcely fit for traffic. Duncan expressed deep concern over the decayed state of some of the local roads and bridges of the region, and he put their repair urgently in hand in the early 1790s.³

As the roads were only intermittently fit for wheeled traffic, the merchants mainly employed pack bullocks or camels for the transporting of their goods. The pack-bullock men or banjaras, hired out their troops of bullocks, with which they travelled accompanied by their families, all the year through carrying goods between Mirzapur and the Deccan. As late as 1814 the magistrate of Mirzapur noted a particular sarai in

¹ See J. Rennell, Memoir of a Map of Hindoستان; and also map, p. 170.

² See for example Peter Mundy's account of his journey from Patna to Agra, Travels, vol. II.

³ Duncan to G.G. in C., 15 March 1788, B.R.C., 26 March 1788, Range 51, vol. 17, pp. 720-4; Treves to Barlow, 3 September 1793, B.R.C., 13 September 1793, Range 53, vol. 6, pp. 97-9; Treves to Barlow, 22 September 1793, B.R.C., 4 October 1793, Range 53, vol. 6, pp. 821-2.

his district where '60,000 laden bullocks' halted at a time.¹

The physical inadequacies of the road system, the seasonal nature of river traffic, and the insecurity of both, on which dacoits were always a danger,² always posed problems for the merchants. Almost as serious, however, was the problem created by a burdensome system of internal customs.

During the time of Balwant Singh and Chet Singh duties were charged on the bullock load - a bullock being supposed capable of carrying six maunds.³ All merchandise, irrespective of value, was charged by the load at certain specified rates at the different customs houses in the region. What the schedule of rates was, and where they were collected in that period, is

¹R.H.Rattray's report, 21 August 1814, H.Misc.S., vol. 775, p.513.

²Barlow to G.G. in C., 27 May 1787, B.P.C., 22 June 1787, Range 3, vol. 26, pp. 525-6. In 1790, the government by establishing extra chaukis or police posts on the highway to Deccan, and by entrusting the local officials, the zamindars and amils, with responsibility to protect the life and property of merchants and travellers, reduced the threat of armed robberies to a considerable extent. See Extracts Res. Proc., 13 March 1790, B.R.C., 31 March 1790, Range 52, vol. 7, pp. 700-3; R.H.Rattray's report, 21 August 1814, H.Misc.S., vol. 775, p.512.

³Fowke to G.G. & C., 7 March 1776, MSS.Eur.G.3., p.20. Captain Thomas Williamson records that the E.I.Co. laid down 180 lbs. exclusive of saddlepad, as a bullock load, while he gave four maunds or 320 lbs. as the maximum derived from his experience. Unless the six maunds laid down at Banaras were kacheha maunds of 50 lbs., the figure would seem to be an over-estimate of the likely actual loads. T. Williamson, East India Vade Mecum, vol. II, pp. 448-50.

not on record. There is, however, some evidence to suggest that the Europeans, prior to 1773, had been paying at half the rate levied upon Indian merchants, though when this differential appeared is not clear. Hastings and Fowke both note the fact without tracing its history.¹ There must, however, have been some agreement between the Company and the nawab of Awadh or the raja of Banaras on this point, but unfortunately no such agreement appears to have been recorded. If the agreement as to duties reached in 1773 with Chet Singh is to be taken as embodying rates which were three quarters of those previously generally levied,² then the demand given in the table could be used to work out the earlier prevailing structure of duties. Since the date is a fairly early one the table may well reflect a rates structure of some long standing under the rajas.

It was at the time of his first visit to Banaras in 1773, that Hastings made a tariff agreement with Chet Singh. This set out the names of the commodities, the rate of duties payable upon each, and the custom posts where duties were to be collected. Table one gives the list of merchandise and the duties applicable throughout the region, though without separately mentioning the names of the posts where collection was authorized.³

¹Hastings to Council, 4 October 1773, B.S.C., 4 October 1773, Range A, vol. 21, p.535; Fowke to G.G. & C., 7 March 1776, MSS. Eur. G.3., p.21.

²Fowke to G.G. & C., 7 March 1776, MSS. Eur. G.3., p.21.

³Altogether there were nine customs houses throughout the region

Table I

Rate of duties on different commodities as
charged in the Banaras region, 1773

Name of the article	Rate of duty per <u>maund</u>		
	Rs.	as.	p.
Clove and nutmeg	3	13	4
<u>Kerana</u> or spices	1	8	1
Betel nut	1	2	8
Copper	2	2	8
Tin	1	10	8
Iron	0	12	0
Silk and silk cloth	3	13	4
Cotton cloth (per bale)	2	0	0
Coarse cotton cloth	1	2	2
Cotton	1	6	8

In the city of Banaras an additional ad valorem octroi duty of two per cent was charged on all goods passing through the city.

which were authorized to collect their specified quota of duties. See translation of Chet Singh's agreement relative to duties, B.S.C., 4 October 1773, Range A, vol. 21, pp. 566-7. In the original the duty rates are given according to bullock load. For the sake of convenience of comparison later, here they have been converted into maunds at the rate of one bullock load to six Banaras maunds.

In reporting the new agreed rate structure to the Council at Fort William, Hastings drew attention to the fact that this embodied an equalisation of the rates applied to Indian and European merchants. 'These rates', he wrote, 'are in general a medium between what was before charged to the English Merchants and that paid by the natives. The former was only half of the latter.'¹ The agreement brought trade in Banaras into line with the new pattern imposed in March 1773 upon Bengal. There all but five customs houses had been abolished, duties reduced to a uniform $2\frac{1}{2}$ per cent and the use of the dastak to cover a free English trade had been totally abolished.² It will be remembered that the English had at an earlier date sought to obtain from Nawab Shuja-ud-daula the right of the Company servants to a free trade in Awadh. Indeed, the 8th article of the Treaty of Alhabad, of 16 August 1765, had provided the English with such a right, though this had been restricted by the Court of Directors to the trade in products of England, in May 1766.³ However, the nawab had been so aware of the abuse by the Company's servants of their privileges in Bengal that he had excluded them from the province, arguing, as Davies has shown, that factories would follow

¹Hastings to Council, 4 October 1773, B.S.C., 4 October 1773, Range A, vol. 21, p.535.

²P. Moon, Warren Hastings and British India, pp. 107-8.

³Letter from Court, 17 May 1766, F.W.I.H.C., vol. IV, pp. 182-3.

merchants, sepoy guards would follow factories, and with ample scope for argument thus provided, so ultimately would annexation.¹ Hastings in the course of his talks with him at Banaras in September 1773 sought to persuade Shuja-ud-daula to agree to open trade in Awadh to Europeans, but met with a steady refusal. Even after the worst openings for abuse had been removed by the measures of March 1773, the most the nawab would agree to, was to allow individual merchants, with the recommendation of the Governor or member of Council, to enter Awadh with his licence.² However, what the nawab denied in Awadh, Hastings was the more eager to achieve in Banaras by an agreement with Chet Singh. He was the more anxious to do so because he regarded the town of Mirzapur, part of the raja's domain as 'the mart from which not only' Awadh 'but all the interior parts of Hindostan were supplied with goods from Bengal'.³ Chet Singh, who had been under special obligation to the British for their help in securing to him the Zamindari of his father, readily accepted Hastings' proposal, and it was settled that the articles of broad cloth, copper and lead bought at the Company's sales should pass duty free through his

¹Davies, p.10.

²Srivastava, Shuja-ud-daulah, vol. II, p.374.

³Hastings to Council, 4 October 1773, B.S.C., 4 October 1773, Range A, vol. 21, p.534.

territories to Mirzapur, and that on all other goods he should collect an equal rate of duties from all merchants, European or Indian, or others indiscriminately.¹ The establishment of the duties on an equal footing was conducive to trade in general, and was intended to encourage the exportation of goods from Bengal in particular.

However, the system of 1773 suffered from a variety of basic defects. The old system of collecting duties on the bullock load, except within the city of Banaras, was continued. As a result the standard six maund bullock load of dry ginger, worth twenty six rupees, was taxed under the heading of kerana at nine rupees. But a bullock load of a more valuable article such as raw silk, valued at some Rs. 2,240 or of silk piece-goods worth Rs. 4,320 had both to pay no more than twenty three rupees in customs dues.² Since little attention was paid to the value of the commodities forming the load, the most inequitable distribution of tax burdens resulted. Moreover some of the headings in the list, such as kerana, were vague and ill defined and might cover articles of such differing intrinsic value as dry ginger and pepper. Again, the collection of duties on the same merchandise at different stations was detrimental to a smooth and quick transportation of the goods and subjected the merchants to delays.³

¹ ibid., pp. 534-5.

² Fowke to G.G. & C., 7 March 1776, MSS.Eur.G.3, p.20.

³ ibid.

It may, however, be argued that the system besides the inherent defects had also some merits. It must have been much more difficult for customs officials to harass merchants when they collected a flat rate per bullock load than when they could argue, in the expectation of a bribe, about ad valorem charges. In another respect by putting all merchants on an equal footing, the regulations of September 1773 must have helped the indigenous merchants to resume their trade, which before 1773, so Fowke reported, was 'chiefly carried on by the English; the natives being discouraged from pursuing a commerce under such disadvantages'.¹

Unfortunately, we have no means whereby to check and quantify the increase or decrease in the trade of the region in the absence of positive data. Francis Fowke, when asked by the Bengal Council to report on the trade of Banaras with reference to various Europeans' imports into the region from Bengal, wrote in 1776:

'I have made every inquiry in my power, but can obtain no satisfactory intelligence upon this subject. I beg leave to represent that I have here no public accounts of customs to refer to, and that in the books of the farmer of the customs which are very irregular, little attention is paid to the owner of the goods & the persons to whom they are consigned are commonly credited for the amount of the duties.'²

¹ ibid., p.21.

² Fowke to G.G. & C., 7 March 1776, MSS. Eur. G. 3, p.22.

We have therefore to depend on the generalizations made by later reporters like Barlow and Beaufoy, who on the basis of their enquiries noted the prosperous state of the commerce of the Banaras region under Raja Balwant Singh and Chet Singh. Hastings, on the contrary, while fully acknowledging the contribution of Balwant Singh to the flourishing state of commerce, saw the seeds of its decline sown under Chet Singh. Reviewing the state of the country in general and of trade in particular, and the steps taken by him at the time of his two previous visits to Banaras in 1773 and 1781, Hastings commented in 1784:

'The town of Mirzapoor was once considered as the common mart to which the merchants of the Deccan and of the Western Provinces resorted for the sale of their own commodities, and the purchase of the manufactures of Bengal and the production of the northern countries of Nipal and Tibet. ... The late Bulwunt Sing fully understood the importance of this trade, and it flourished under his protection. His successor, more attentive to the gratification of his dependants than the interests of his country, connived at oppressions which deterred the merchants from following their usual pursuits, and when I arrived here in 1781 I found that the trade of Mirzapoor was greatly decayed.'¹

This view of Hastings, however, should be taken cautiously. We have seen that in 1773 he had found Mirzapur a great centre of the transit trade, eight years later he reported it to have fallen into a state of decay. But it should be remembered that

¹ Hastings to Council, 21 October 1784, in Forrest, vol. III, p.1117.

from 1778 to 1781 Hastings had changed his opinion about Chet Singh and had gone to the extent of expelling him from his Zamindari. In 1781 Hastings is writing as an enemy anxious to blacken the raja's reputation wherever he could. And in considering where the blame should be laid for such decline as may be allowed to have occurred, the Company's additional demands of over fifteen lakhs of rupees in three successive years (1778-80), and the unsettled state resulting from Chet Singh's expulsion should also be kept in view. Furthermore, in 1781 the Company's revenue demands on the resources of Banaras had nearly doubled. This was followed by the weak administration of Mahip Narayan Singh and his deputies.

In November 1781 Hastings made new regulations for the collection of customs in Banaras. In general terms they followed the pattern established for Bengal and Bihar a few months earlier. The chief difference was in the rates charged - for while in Bengal all merchandise, excepting betel nut and tobacco which were charged at the rate of thirty rupees per hundred maunds, paid an ad valorem duty of $2\frac{1}{2}$ per cent,¹ in Banaras the duty was fixed at 5 per cent.² This change-over from specific to ad valorem duties was, however, an innovation upon the previous system and in Hastings' view was intended to remedy its defects.

¹K.M.Mohsin, A Study of Murshidabad District, 1765-1793, London University Ph.D. Thesis, 1966, pp. 158-9.

²Advertisement relative to the collection of duties in Banaras issued by the Bengal government, 10 December 1781, H.Misc.S., vol. 212, pp. 555-6.

With a view to uniformity the articles of broad cloth, copper and lead which formerly had been exempted from duty were also declared dutiable commodities. A price list for the different goods was prepared and kept in the three principal customs houses of the region which alone were authorized to collect duties. All other customs posts were to be abolished. Once a particular commodity had paid duty at Ghazipur, Banaras or Mirzapur it was to pass freely without any further demand throughout the region; rawanas for this purpose were to be issued at the first station of payment.¹

From table two it will become evident that in trying to rectify the evil of unequal duties which he himself had sanctioned in 1773, but at a later date had come to think too high,² Hastings introduced another set of mistakes in the regulations of 1781, and this time reversed the process. Formerly goods of inferior value were highly taxed whereas by the regulation of 1781 it was articles of higher value, like raw silk, cloves, nutmegs, cinnamon and mace, which were subjected to a high rate of duties.

¹Hastings Parwana to Mahip Narayan, 22 November 1781, H.Misc.S., vol. 212, pp. 536-9.

²Hastings to Council, 21 October 1784, B.S.C., 23 November 1784, Range B, vol. 3, p.850.

Table II

Some articles of trade and their ad valorem
duties as fixed in 1781¹

Name of the article	Valuation per <u>maund</u>			Duty at the rate of five per cent		
	Rs.	as.	p.	Rs.	as.	p.
Cinnamon and mace	800	0	0	40	0	0
Raw silk, best quality	440	0	0	22	0	0
Raw silk, average quality	280	0	0	14	0	0
Glove	460	0	0	23	0	0
Nutmeg	260	0	0	13	0	0
Opium	200	0	0	10	0	0
Copper	65	0	0	3	4	0
Lead	23	0	0	1	2	5
Tin	50	0	0	2	8	0
Cotton	10	0	0	0	8	0
Black pepper of the Deccan	40	0	0	2	0	0
Betel nut of the east	12	0	0	0	9	7
Salt-petre	2	12	0	0	2	2
Sugar	7	0	0	0	5	7

¹Hastings to Council, 22 November 1781, H.Misc.S., vol. 212,
pp. 540-54.

A reference to table one would show that the largest increase in the rate of duties as laid down in 1781 occurred in the case of cinnamon, mace, clove, silk and nutmeg. No doubt these articles had been very lightly taxed in 1773 but an increase of so great a magnitude comprehending an advance of from six to ten times upon the previous rate was certainly detrimental to trade in the above articles. William Markham, writing in March 1782, complained of the high rate of duties and the consequent decay in the transit trade of Banaras. The Sanyasis and the Deccan merchants, who were the principal importers of these goods from Bengal, finding the levy too high, left the Patna-Mirzapur route, unloaded their boats at Patna and carried their merchandise to Delhi or the Deccan by the tedious land route through the southern hills of Bihar.¹ The result was a decrease in the transit trade of the region and a considerable loss to the raja's revenues.

In consequence of the merchants' representations and the resident's recommendation the duties on saffron, cinnamon, mace clove, nutmeg, cochineal, raw silk, broad cloth, iron, steel and copper were reduced to two and a half per cent by the order of Bengal government in April 1782.² Surprisingly enough this did not apply to the silk piecegoods of Bengal. This was an omission

¹ Markham to G.G. & C., 20 March 1782, MSS.Eur. G.3., p.137; Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 648-50.

² Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 650-1.

and was corrected by the regulations of 21 October 1784 upon the representation of the Mirzapur merchants.¹ By reducing the duties to two and a half per cent on the above commodities, mostly the produce of Europe and Bengal, Banaras was brought into line with Bengal, where this rate had been prevalent since 1773.

It seems, however, that the reduction in the duties and other related measures introduced in the year 1781-82 could not be fully implemented by the resident and some of them were entirely disregarded by the officers of the customs department. At the time of his last visit to Banaras in 1784, Hastings was presented with a number of petitions, on behalf of the Sanyasi and the Deccan merchants, containing complaints against illegal exactions on their merchandise. These included double duties levied on the same goods at Mirzapur, the continued imposition of sabik dasturi or former custom and the exaction of ghatwara or a fee on boats, and biya or weighing fees.² All these had been prohibited by the rules of 1781. Reviewing the outcome of 1781 regulations three

¹Hastings to Council, 21 October 1784, Add. MSS. 29116, f.114.

²See the Petition of Mirzapur merchants enclosed in Hastings to Fowke 22 March 1784, Add. MSS. 29212, ff. 102-3; three petitions of the Mirzapur merchants enclosed in Playdell's letter to Fowke 15 November 1784, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 840-2; Petition of the Sanyasi merchants of Mirzapur enclosed in Hastings to Fowke, 23 September 1784, Add. MSS. 29116, ff. 95-6; Hastings' order to inquire into the petition of Mirzapur merchants issued to Fowke, 21 October 1781, Add. MSS. 29116, ff. 119-20; Narain, p.119.

years later, in the autumn of 1784, Hastings wrote to the Council at Fort William:

'... the fact is that they [the regulations] have been so little attended by the executive officers of Government that they have almost become obsolete.'¹

It is true that a number of sub-posts, besides the three authorised ones at Ghazipur, Banaras and Mirzapur, had been established. It is also true that a number of cesses prohibited in 1781 were still being levied from the merchants, as is clearly brought out from their petitions. Were the raja and his officials solely to blame for this as Hastings argued? Was not the raising of the Company's demand to forty lakhs partly to blame? We have seen that the period from 1781 to 1784 was one of instability and change in the office of the raja's deputies. It was also marked by famine conditions caused by the failure of the rains in 1782 and 1783-4. Despite these disasters no reductions were made in the Company's demands. It was but natural under these conditions for the officials in the revenue and customs department to realise as much revenue as they possibly could to meet the government demand, since failure might end in their dismissal, as had happened to the first two naibs.²

The regulations of 1781 were re-catalogued, modified and issued anew in October 1784. In the main, they re-enacted the

¹Hastings to Council, 21 October 1784, B.S.C., 23 November 1784, Range B, vol. 3, p.851.

²Narain, pp. 34-8.

measures which in Hastings' view had become antiquated. The main alteration, as noted earlier, was made in the rate of duty on silk piecegoods. Provision was also made for the establishment of subsidiary chaukis in the districts to check fraudulent traders trying to escape without paying the established duties. But this in no case was to be considered as a tacit acceptance of their right to collect duties; they could only intercept and detain the goods until the owner should procure a regular rawana after having paid duties at the neighbouring custom house of Ghazipur, Banaras or Mirzapur.¹ Mutsaddis (clerks) were to be appointed, either jointly or separately by the resident and the amin, at the three principal custom houses with orders to note and send monthly reports of all collections, besides issuing an endorsement of the rawanas, to their superior authorities, the resident and the amin.²

These rules were published and affixed along with tables of rates at the Ghazipur, Banaras and Mirzapur and penalties were announced for any breach of them. For example, 'forfeiture to the injured Persons of double the Excess collected', and for flagrant violation of the above rules the official concerned was to be dismissed from his post.³

¹ 'Regulations for the management and collection of the customs on the important export Trade of the Province of Benaris', 21 October 1784, Add. MSS. 29116, ff. 113-5.

² Ibid., f.115.

³ Regulations for the customs..., 21 October 1784, Add. MSS. 29116, f.115.

The regulations of 1784 appear to have worked for some time. We find a gradual increase in the commercial traffic of Banaras, especially in raw silk imported from Murshidabad by the Sanyasis between the years 1784 and 1788. By the time of Barlow's enquiry, however, it seems many of these rules had again fallen out of use or, in his phrase, had 'met with the same fate' as those of 1781 described by Hastings as 'obsolete'.¹ On enquiry from the leading men of the Sanyasi community, a pre-dominant element in the economy of eighteenth century Banaras, Barlow found that 'their trade was still burthened with many unauthorized and impolitic exactions, the subject of their complaints to... Hastings in the year 1784, but which have never been redressed, notwithstanding the orders of Government for that purpose'.² Their principal grievances, presented in the form of requests, were as follows:

- i.) That the order for the reduction of duties on silk piecegoods to two and a half per cent issued in 1784, but hitherto disregarded, be enforced.
- ii) That their goods brought from Bengal and having paid duties at Ghazipur should not be taxed any further when sold to the Deccan merchants at Mirzapur or vice versa.

¹ Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.656.

² ibid., p.654.

- iii) That the unauthorized duty of six rupees and four annas on all boats hired to transport their goods from Mirzapur to Bengal be abolished.¹
- iv) That the fee of one rupee and four annas charged on searching their boats be prohibited.²

A perusal of the articles of 1784 regulations would show that all the exactions complained of had been prohibited in that year. No duties except those of two and a half per cent on most specified goods and five per cent on all others had been allowed. Barlow therefore forwarded the requests of the Sanyasis along with his own recommendations to government in August 1787.

In his detailed report, he submitted several suggestions relative to customs duties, modes of valuation and the protection of the merchants. He recommended that the duties on all imports from Bihar and Bengal into Banaras either for local use or onward exportation should be reduced to two and a half per cent on the Bengal pattern, but that the rate of five per cent be continued on the exports and inland trade of the region. In putting forward this plan Barlow appears to have been primarily concerned to encourage the Bengal trade with the inland provinces of India. It was through the Banaras region that Bengal goods passed to the Deccan, Nagpur, Awadh, Delhi and Nepal, and that the merchandise

¹The practice was that the officials of customs arranged boats for the merchants at Mirzapur. This was a source of inconvenience to the merchants because they were thus debarred from hiring their boats at competitive prices. See Narain, p.122.

²The requests of the Sanyasi merchants delivered to Barlow at Banaras, in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 Dec. 1787, Range 3, vol. 30, pp. 659-61.

from those countries was imported into Bengal. He considered it 'unreasonable that the Rajah of Benares should be allowed to take advantage of the situation of his country, and to levy a duty of 5 per cent on the trade of Bengal and Behar on an enhanced valuation of the goods, whilst the Company themselves collect only two and a half per cent on the prime cost'. He believed, moreover, that from such an arrangement the raja would not incur any loss for 'the trade will increase in proportion to the reduction of duties'.¹ But in recommending the government to maintain the existing duties of five per cent on the export and inland trade of Banaras, 'as not affecting the trade of the Company's dominions or of the other countries with which they carry on a commercial intercourse',² Barlow overlooked the local interest which he had been delegated to protect. Being a Company servant it was natural for him to look after British interests. Warren Hastings, probably, had had the same consideration in mind when he reduced the duties to two and a half per cent on raw silk, saffron, broadcloth, iron, steel, copper etc., mostly the products of Europe and Bengal, in 1782 and on silk piecegoods in 1784.

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 695-6.

²ibid., p. 697.

Barlow saw the system of collecting duties on the basis of a table of rates provided for that purpose in Banaras, as 'the source of much vexation and oppression to the Merchant from the difficulty of ascertaining with precision the value of goods produced in a foreign country' and the various denominations under which they were to be catalogued.¹ He therefore recommended that the price inserted in the Company's rawanas on all goods imported into Banaras, whether for immediate exportation or consumption, should form the basis for levying the duties and that reciprocal treatment be given to the Banaras exports to Bihar and Bengal. He also suggested a similar arrangement for Awadh. This, he thought, would encourage the exports of all the three regions by uniting them 'in the same commercial interest'.² It should be remembered that what Barlow was advocating was basically the Mughal plan. The English at Surat in 1614 had had to declare the value of their goods and pay duties accordingly. The custom officials had the right to buy up the goods at the declared value, so the merchants dare not try to avoid custom duties by underrating values.

In order to ascertain the value of the Banaras exports, he suggested that the raja should oblige all merchants applying

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 697-8.

²ibid., pp. 702-4; Narain, p.124.

for rawanas to exhibit invoices of their goods. Upon these the duties were to be charged and the invoices returned to the owner with the raja's seal affixed. This mode, he argued, was intended to serve the best interests of both the fair trader and the government. The merchants would neither be oppressed by over assessment of their goods, nor would they under-rate them to defraud the government of its due share, for fear of loss at the time of sale. On the other hand, if they over-valued them in order to make a profit from the purchaser, government would benefit in proportion. As a further safeguard, he suggested that the resident at Banaras should be empowered to oblige a merchant to prove his purchase, where a fraud was suspected, and upon conviction to confiscate his goods.¹ He also recommended the same system for Deccan goods passing through Banaras as for Banaras exports. Since it was not customary for the Deccan rulers to grant rawanas on their exports, the merchants on arrival at Mirzapur, were to be required to submit the prices of their merchandise upon which duties were to be levied and rawanas granted. If such goods had passed through Awadh, the rawanas granted there would determine the price.²

To safeguard the interest of the merchant community from unfair treatment at the hands of custom officials, Barlow recommended

¹ Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 705-7.

² ibid., pp. 707-8.

the expediency of establishing a commercial court of justice under the resident at Banaras. He rightly visualised that the merchants could not expect fair play at the hands of the very authority against which they were complaining. While interviewing the Sanyasi merchants of Mirzapur, he observed that they answered the questions put to them 'with an extraordinary degree of diffidence, frequently looking back to the door as if apprehensive of being overheard. Upon asking the reason, they replied, that being inhabitants of Mirzapore, they were averse that the officers of the customs should know that they had complaint [sic] to me of their conduct lest at some future period they should take an opportunity of doing them an injury'.¹ He therefore pleaded that the resident in his capacity as the president of the commercial court should be empowered to look into the merchants' grievances and see that the established rules were duly observed. He was to send reports of his monthly proceedings to the government at Calcutta. He was, however, not to interfere in the collection of customs or the appointment of its officials - a jurisdiction left entirely in the hands of the raja.² In doing this, Barlow was in fact suggesting the separation of the judiciary from the executive authority - a necessary prelude to imparting justice.

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 717-8.

²ibid., pp. 719-20.

To facilitate the movement of goods at the inter-district level within the region, and to promote the inland trade of Banaras, Barlow recommended the abolition of zamindari tolls and duties.¹ During Chet Singh's time these duties had been collected by the zamindars and revenue farmers in their respective jurisdiction in return for giving protection to the merchants. In 1781, when orders were issued prohibiting the collection of duties at all other stations except the three officially recognized ones, they were deprived of this right and a proportionate reduction was granted to them in their annual revenue settlement with the government. 'Being found, however, less productive under the management of the officers of customs, they were restored to the Farmers', two years later, 'upon their giving an increase on their farms, adequate to the amount of the deduction they had originally received.'² Barlow considered these petty duties, the total amount of which had not exceeded sixty thousand rupees in any one year, as obstructive to the inland trade of Banaras, and therefore viewed their abolition as a necessary measure.³ It should be remembered that the zamindari duties had been abolished in the Company's provinces of Bihar and

¹ Barlow to G.G. in C., 24 August 1787, B.P.C. 26 December 1787, Range 3, vol. 30, p. 688.

² ibid., p. 687.

³ ibid., pp. 688-9.

Bengal in the 1780s, and by advocating their total prohibition Barlow was again importing into Banaras the Bengal system.

In December 1787, the Council considered Barlow's useful and detailed report on the trade of Banaras and gave their full approbation to his recommendations. They instructed Jonathan Duncan, the resident, to carry them into effect and to submit regulations for the proposed commercial court.¹

Since assuming charge of the residency at Banaras in September 1787, Duncan had himself initiated certain measures to regularize the customs department which after the receipt of government's instructions in January 1788/^{were} speeded up and completed, on the model supplied by Barlow, by the end of March 1788; becoming operative from 1 April, the same year.² By this all the goods imported from Bengal and Bihar whether for consumption or for exportation to the Deccan or western India had to pay a duty of two and a half per cent on their value as specified in the Company's rawana. This privilege was neither extended to the manufactures and exports of Banaras nor to the imports from the Deccan or western provinces which paid the former duties of five per cent.

The mode of keeping customs' accounts and granting rawanas was remodelled on the Bengal pattern. On each rawana issued at

¹Resolution of the G.G. in C., 26 December 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp.1047-51.

²Duncan to G.G. in C., 18 March 1788, B.R.C., 26 March 1788, Range 51, vol. 17, pp. 727-9; see also Narain, pp. 124-9.

any of the principal custom houses of the region, the raja's seal was 'to be affixed in the same manner as the Comapny's Dewanee seal' was used in Bengal and Bihar. This was to be followed by the seals and signatures of officials, like the daroga or collector of customs, the mushrif or accountant and the tabildar or cash keeper.¹ A complete record of all rawanas granted or endorsed was to be maintained, specifying the names of the merchants, origin and destination of their consignments, their valuation and the rate and amount of duties collected thereon; a copy of this was to be transmitted every month to the raja and the resident for their information and checking. The initial validity of a rawana granted or endorsed was one year, but a merchant wishing to hold his goods longer in expectation of a better market would be entitled to obtain a new rawana in lieu of the old one on establishing satisfactory evidence of ownership and of the identity of the goods.² This was, however, only a repetition of the ninth article of the regulations of 21 October 1784, noted earlier. Finally, as suggested by Barlow, the rawanas issued in Bihar or Bengal were declared current in Banaras and vice versa with effect from 1 April 1788.³

¹ 'Regulations for the Customs and Commercial Adawlut', 29 March 1788, in Selections from the Duncan Records, vol. II, pp. 75-7.

² ibid., pp. 77-8.

³ ibid., p. 80.

The duties on the exports and imports of the region and on the transit trade were to be collected only at one of the four principal custom houses, namely Ghazipur, Banaras, Mirzapur and Jaunpur. The last mentioned custom post, Jaunpur, though in existence, had not been mentioned in the regulations of 1781 and 1784. At the time of Barlow's enquiry, however, it was one of the principal custom houses of the region, and he had collected statistical data from the records kept there. This was the first main station where goods coming from Awadh had to pay the established duties. The merchants having once paid the duties were to be allowed to carry their goods throughout the region without any further payment - the job of the other main stations and those subordinate to them being in that case confined only to endorsing the rawanas and checking their merchandise.¹

In pursuance of the Board's instructions formulated on the basis of Barlow's report, Duncan issued orders for the abolition of the zamindari, rahdari and chura duties collected on the inland movement of goods, the produce of Banaras city, and sundry others throughout the region.² The major part of them were collected on foodgrains, cattle, markets, professions, and religious establishments. From Barlow, Beaufoy and Duncan's report one can obtain

¹ ibid.

² Duncan to G.G. in C., 18 March 1788, B.R.C., 26 March 1788, Range 51, vol. 17, pp. 728-9.

a fairly clear view of their heterogeneity. Their number had increased nearly two-fold in the 1780s. Beaufoy summarised the situation as follows:

'In the short period of six years which elapsed from Cheit Sing's expulsion to that of Mr Duncan's arrival the number of the extra-ordinary taxes was doubled. The Houses & Windows and doors of the Inhabitants, their Grains, their Oil ... the Cotton & cotton thread, the raw materials of their staple manufactures, their Bullocks & Boats, the means of conveyance of their goods were subject to burthensome Imposts. Taxes were levied on religious observations, on trades & on Professions - A tribute was exacted on the Marriage of a Daughter & a still heavier one on that of a son. ... 400 Revenue stations were established for the enforcement of the internal taxes alone.'¹

The abolition of these internal duties, in order to give relief to the people and professions, and remove the obstructions from which the internal trade of the region had been suffering, was a measure of sound political economy. The total annual revenue lost to the raja from such a measure was estimated by Duncan, in March 1788, at ninety three thousand rupees,² which considering the benefits he would derive from increased productivity and the general prosperity of commerce in the long run was deemed immaterial.³ From 1789, therefore, the raja's collections were

¹ Beaufoy's Report, H.Misc.S., vol. 379, p.188; see also Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 682-93.

² Duncan to G.G. in C., 29 March 1788, in Selections from the Duncan Records, vol. II, pp. 70-1.

³ Board to Duncan, 26 March 1788, in Selections from the Duncan Records, vol. II, pp. 58-9.

limited to the three first branches of the Banaras trade specified in Barlow's report, namely 'the goods passing through the District of Benares, its own foreign exports, and imports for consumption'.¹ The raja was, however, allowed to levy duties on spirituous liquor, the only item of inland taxation as a 'partial augmentation of the loss in revenue due to the abolition of inland duties'.²

To hear the merchants' complaints against any violation of the rules by government officials a commercial court of justice with the resident as its judge was also established in 1788. The judges of the city courts of Mirzapur, Jaunpur and Ghazipur were authorized 'to take cognizance of certain cases of breaches of the regulation against the collection of internal duties'. The decisions of these courts were liable to appeal to the resident in his capacity as the president of the commercial court.³

The regulations of 29 March 1788, which became operative in June,⁴ continued in the 1790s with mainly minor changes and modifications. The one important change, which became effective

¹ Board to Duncan, 26 March 1788, in Selections from the Duncan Records, vol. II, p.58.

² Narain, p.129.

³ ibid.

⁴ Resolution of the G.G. in C., 11 June 1788, BP.C, 11 June 1788, Range 3, vol. 36, pp. 783-6.

from September 1792, was the reduction of Banaras duties on its indigenous exports to eastern India from five to two and a half per cent.¹ This was aimed at encouraging the Banaras exports by providing a new incentive to merchants and manufacturers to increase productivity and turnover. By thus reducing the duties on its own exports Banaras was brought upon a course parallel to Bengal's. A similar motive of increasing the trade between Bengal, Banaras, Awadh and the Deccan appears to have operated behind the conclusion of a treaty of commerce with the nawab of Awadh in July 1788. By this the cotton and silk piece-goods manufactured in Awadh were to pay at the reduced rate of two and a half per cent import duty in Banaras, and when they were for export to Bengal they were allowed to go duty free; if they did not pass through Banaras itself, the above duty of two and a half per cent was to be levied at the first station in Bihar.² A reciprocal treatment was to be given to Bengal exports, broad-cloth, raw silk, silk and cotton piecegoods, iron, copper and lead, upon entry into Awadh, where the nawab was to levy two and a half per cent duty on the price specified in the Company's rawanas.³

¹Narain, pp.127-8.

²See the Commercial Treaty between the Company and Awadh, 25 July 1788, in Aitchison, vol. II, No. LI.

³ibid.

On the Deccan cotton passing through Awadh to Bihar and Bengal, the nawab was to collect a duty of five per cent at the fixed valuation of six rupees per maund. The same cotton on its arrival in Banaras was to pay a transit duty of two and a half per cent, and a similar amount would be levied on its importation into Bihar, or if it did not pass through Banaras a duty of five per cent would be charged.¹ Before the measure of 1788 was passed cotton passing to the Company's territories through Awadh had paid a higher rate of duty than if it went through Banaras. One of the motives of the treaty was to enlarge supply routes by equalising the rate of duty upon them. However it had the effect of loading the dice against Mirzapur, for there Deccan cotton was valued in the custom list at ten rupees per maund. In March 1790 therefore a petition was presented to Duncan by merchants from the Deccan, Bundelkhand and Mirzapur, stating that they had been suffering a loss of at least fifteen rupees for every hundred maunds of cotton imported through Mirzapur as compared to those who had made Awadh the channel of their cotton trade, where five per cent duties were being levied at the low valuation of six rupees per maund as laid down by the treaty of July 1788. By lowering the valuation of Mirzapur cotton

¹ ibid.

this discrepancy was finally removed and these merchants were placed on a level with the others trading through Awadh.¹

The third notable change in the regulations of 1788 related to the Anglo-Nepalese trade treaty of March 1792, in the successful conclusion of which Duncan had played a leading role. By this treaty the duties on the exports and imports of Nepal and the Company's provinces, including Banaras, were reciprocally settled at two and a half per cent.² This was again intended to encourage the trade between the two countries and to restore the commercial intercourse of Banaras with Nepal which had been in a flourishing state in the time of Balwant Singh but had subsequently decayed.³

In December 1794, Duncan submitted to the government for their approval proposed regulations for collecting the customs in Banaras, mainly compiled from the former code of 29 March 1788, but which incorporated the subsequent changes and additions noted above. Under the new arrangement the authority to impose a fine or to dismiss the custom officials for irregularities in the discharge of their duties was to be vested in the collector. The collector was also empowered to levy double duties or confiscate

¹ Extracts Res. Proc., 10 March 1790, B.R.C., 31 March 1790, Range 52, vol. 7, pp. 696-9.

² 'Copy and Translation of the Treaty of Commerce with Nepal', 1 March 1792, enclosed in Duncan to G.G. in C., 3 April 1792, B.R.C., 13 April 1792, Range 52, vol. 43, pp. 270-5.

³ See Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 657-9; Narain, p.121.

goods found not to conform to the rawana, reserving to the parties, who might think themselves aggrieved, the option of appeal to the nearest court of justice. In such a case execution of the order of the collector was to remain suspended.¹

By the government order of 26 February 1790, the resident was empowered to grant muasfi rawanas exempting various Indian princes, or their agents from paying duties on a limited amount of goods bought for their personal use, either in Banaras or while passing through it. In the new regulation, this right was to be vested in the senior judge of the court of appeal and circuit, in his intended capacity as resident.²

The above changes made in the former regulations of March 1788, and the subsequent arrangements were approved and declared permanent by the government in March 1795. Special emphasis was laid down on the due observance of the established rules. All internal customs, zamindari and rahdari, and also the taxes on various professions prohibited since April 1788, were declared permanently abolished.³ Article IX of the Regulation IV of 1795 enacted:

¹ See regulations regarding customs, 11 December 1794, in Selections from the Duncan Records, vol. II, p.104.

² ibid., pp. 105-6.

³ The abkari or taxes on spirits or drugs was entrusted to a separate collecting agency.

'It being of importance that merchants and others, from whom any such illegal exactions may be made, should obtain the most speedy redress, the judges of the several courts are required to be at all time ready to receive and hear complaints of such exactions, in preference to all other suits, so that the party injured may experience the least possible delay in obtaining a decision.'¹

Thus by a process of successive legislation spreading over nearly two decades, the British were finally able, after many initial mistakes, to regularize the tariff administration of the Banaras region. In doing this, as in their administration of land revenue, they tried to import into Banaras the Bengal system as far as the local conditions, and the interests of the Company and the raja of Banaras could profitably be accommodated.

This leads us to the study of our next problem, namely, the size and pattern of the Banaras trade which will be examined in the context of above changes and modifications made in the customs rules.

The trade of Banaras region, as of any other part of India, may be broadly divided into two branches: export and import. The latter again can be profitably studied under two heads: imports for immediate re-exportation, or the transit trade, and imports for internal consumption. Of these the former was the more

¹See Clarke, vol. I, pp. 281-3.

important. During this period, the Banaras region, and the town of Mirzapur in particular, depended much more for their prosperity upon being a great distributing centre for goods from all quarters of India, than upon any local trade and manufacture. Late eighteenth century officials in their various reports submitted to government emphasised particularly this branch of the region's trade. It would however be profitable first to examine its exports which being locally produced or manufactured played a significant role in the economy of the region by providing an occupation to a varied section of the people, the cultivators, weavers, manufacturers, merchants and middlemen, and finally the government servants. The second branch of its commerce, imports, though equally important in terms of government revenue, would logically follow.

The principal articles of export from Banaras, during the period of our study, were textiles, sugar, opium and saltpetre, to which list was added indigo in the 1790s. Before the beginning of British control over the region, textiles, mainly cotton piece-goods, formed the major portion of Banaras exports. Under the Company's rule while cottons retained their position as one of the staple exports of Banaras and also became merchantable in Europe, there was a comparatively greater increase in the amount of opium, sugar and saltpetre produced and exported annually

on account of the Company to Bengal and from there to China and Europe. The quantity of sugar and piece-goods exported to other regions of India was also considerable. It must however be admitted, in the first instance, that any serious attempt to make a quantitative analysis of the exports, or for that matter of any other branch of Banaras trade, is bound to suffer from the want of adequate data in the British archives. We have therefore to base our study on the scanty evidence available, which has been pieced together in the following pages. This again may be conveniently studied in terms of commodities.

From the Mughal period Banaras was known as one of the principal centres in north India for the manufacture of cotton piece-goods, such as 'Jholi and Mihirkul'.¹ The European travellers of the late sixteenth, seventeenth and eighteenth century during the course of their travels in upper India, besides observing the religious sanctity of Banaras, invariably noted its thriving textile industry. Ralph Fitch, an English traveller who passed through Banaras in the 1580s, described Banaras as a 'great towne' where 'great store of cloth..., and shashes [turban cloths] for the Moores' were manufactured.² J.B.Tavernier, a French

¹ Abu'l Fazl, Ain-i-Akbari, tr. vol.II, p.169.

² W. Foster, ed., Early Travels in India, 1583-1619, p.20.

traveller visiting Banaras in the December of 1665, noticed a large market within the city where cottons and silken stuffs were being sold.¹ Mrs. J. Kindersley, another English traveller, who visited Patna, Banaras and Allahabad in 1767, staying at Banaras for most of May and June, wrote her impressions of the towns, people and the industries of the region in a series of letters from Allahabad. She found in the city of Banaras 'a great manufactory of gold and silver silks and gauzes'.² From these accounts it can be inferred that the continuity of the textile industry of Banaras was maintained through the centuries without any serious interruption.³

From a close examination of the available records of the period it appears that textiles in large variety, the produce of Banaras, were exported to Bengal and Bihar, to western India, Nepal and the Deccan. These consisted of cotton piecegoods, both plain and printed, silk piece-goods, and mixed piece-goods, that is, piece-goods in cotton and silk mixtures, as well as those worked with gold and silver. In addition there was another category of miscellaneous goods such as razais or quilts, rumals or handkerchiefs, lungis, table cloths, pillow covers, and galichas

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¹Travels in India by J.B. Tavernier. tr. by V. Ball and ed. by W. Crooke, vol. I, p.97.

²Kindersley, p.241.

³Naqvi, Urban Centres and Industries in Upper India, p.241.

or carpets which could be either of cotton, silk or mixed.

The bulk of the piece-goods exported from Banaras consisted of cotton piece-goods. The main source from which to identify their many varieties is the table of rates provided for the principal custom houses of the region. We have seen that Hastings in 1781 and again in 1784 fixed ad valorem duties on the different articles of trade. Since these rates were applicable to the exports as well as the imports of the region, it is difficult to distinguish one from the other in the absence of any clearly defined principle on the schedule. In certain cases however their qualities and places of origin, such as 'mushrooh mauldahee', i.e. masru of Malda, 'Doorea Benarisi', i.e. doria of Banaras, and 'Khasseh Jehangeer nuggery', i.e. khasa of Jahangirnagar, have been mentioned; but such instances are rare and are only specified in those cases where the same variety of goods was expected to arrive from more than one quarter, differing in value according to local costs and conditions of manufacture.¹

At the time of his enquiry Barlow found four main varieties of cotton piece-goods, viz., khasas, garhas, imartis (ambartis) and malmals annually exported from Banaras to Bengal.² Along

¹See table of rates enclosed in Hastings to Council, 22 Nov. 1781, H.Misc.S., vol. 212, pp. 545-50.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.671.

with his report, he submitted samples of each assortment and recommended them as suitable articles for the Company's investment. In his view their existing qualities could be further improved and in the first year of its investment the Company could easily procure goods worth three lakhs of rupees, a quantity which could readily be raised to about five or six lakhs in the third year.¹

John Lloyd, the Company's commercial resident in Banaras, during the first year of his tenure in 1788, procured the following assortment of goods which are given here in tabular form with their respective sizes and prices.²

Table III

<u>Variety</u>	<u>Place of manufacture</u>	<u>Size in feet</u>	<u>Price</u>		
			Rs	as	p
<u>Khasa</u>	Jaunpur	32 by 2	4-	2-	1/4
do	do	34 by 2	4-	10-	0
do	do	40 by 2 ³ / ₈	6-	13-	10 ¹ / ₂
do	do	40 by 2 ¹ / ₄	6-	15-	0
do	Ghazipur	40 by 2 ¹ / ₄	6-	10-	6 ³ / ₄
do	do	40 by 2 ¹ / ₈	6-	9-	8
do(coarse)	do	40 by 2 ¹ / ₈	5-	3-	1
do(coarse)	do	40 by 2	3-	9-	7 ¹ / ₂

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787; Range 3, vol. 30, p.671.

²See B.B.R.M.P. (customs), 15 June 1789, Range 89, vol. 7.

Table III (cont)

<u>Variety</u>	<u>Place of manufacture</u>	<u>Size</u> in feet	<u>Price</u>		
			Rs	as	p
<u>Khasa</u>	Kasimabad	40 by 2	4-	15-	4 ¹ / ₄
do	do	32 by 2	3-	10-	0
<u>Malmal</u>	Ghazipur	40 by 2 ¹ / ₈	4-	9-	1
<u>Ambarti</u>	Muhammadabad	28 by 2	4-	2-	8
do (coarse)	do	28 by 2	3-	8-	5
do	Kopa	28 by 1 ⁷ / ₈	3-	15-	5 ¹ / ₄
<u>Mahmudi</u>	Jaunpur	36 by 2	5-	7-	4
do	do	36 by 2 ¹ / ₈	4-	15-	11 ¹ / ₂
<u>Doria</u>	Zamania	32 by 1 ⁷ / ₈	5-	6-	5

A comparison of the 'musters' supplied by Barlow and those actually procured by the resident would reveal that, both in terms of prices and measurements, they bear a close approximity.¹ It may be wondered whether European purchases had not led to some increase in the number of varieties manufactured at the different places. Another point which is suggested by the table is the interest of the British in purchasing goods of medium value - a business consideration perhaps of a comparatively safe and stable

¹The musters supplied by Barlow were as follows:

<u>Variety</u>	<u>Size</u>	<u>Price per corg</u> <u>of 20 pieces</u>	<u>Price per piece</u>
<u>Khasas</u> or			
<u>Baftas</u>	36 x 2	95 8 0	4 12 4 ⁴ / ₅
<u>Garhas</u>	36 x 2	74 8 0	3 11 7 ¹ / ₅
<u>Imartis</u>	28 x 1 ³ / ₄	66 0 0	3 4 9 ³ / ₅
<u>Lakhauris</u>	28 x 2	52 8 0	2 10 0

Vide Selections from the Duncan Records, vol. II, p.22.

market for such commodities.

It might be asked what these goods were used for?

Khasa was a sort of plain muslin usually of good quality. In the Ain-i-Akbari it was included among cotton cloths. This was used mainly for shirtings both for men and women. Garhas were plain cottons of inferior quality manufactured mainly in Ballia and part of Jaunpur. These were also known as baftas and constituted a large proportion of the clothing of the poor.¹

Imartis or ambartis were a superior grade of white cottons woven principally in the Ghazipur district and Patna; and were much in demand for the European market. This was mainly needed for lining quilts. Doria was a striped or chequered cotton cloth mainly used for women's garments, and malmal or muslin, a fine cotton fabric which would be used for shirtings.² Mahmudis were another variety of muslin and were mainly woven at Muhammadabad in the Ghazipur district. From Barlow's report it is evident that the majority of them were meant for local consumption and were also exported to western India, the Deccan and Bengal. The four categories of cotton piecegoods exported to Calcutta were also partly suitable for the European market. The Company's investment,

¹For a detailed study of the trade in Indian cotton textiles, see J. Irwin, 'Indian Textile Trade in the Seventeenth Century', Journal of Indian Textile History, Nos. 1-3, 1955-57; and J. Irwin and Schwartz, Studies in Indo-European Textile History.

²ibid., No3, pp. 66-9.

as we can see from the table, was primarily confined to these articles. Since the Company's trading was not limited to India alone but extended to other parts of Asia and Europe, it can be safely assumed that some of these piece-goods procured from Banaras were also sent in the Company's ships for the overseas users as we shall note later.

Among the other varieties of cotton piece-goods manufactured and exported from Banaras to Bengal, Nepal and the western India were chintz, white cloth, gazi, dastars or turbans, dhotis (both for men and women), and kamarbands.¹ These were used as articles of dress, some of them like dastars and kamarbands or girdles having quite specific uses.

The silk piece-goods of Banaras may be divided into two broad categories: those made for specific uses, and those woven for general purposes. In the first category were dupattas (used by both men and women), dhotis, including pitambar (used generally by men but sometimes by women), turbans (worn solely by men), rumals or handkerchiefs, shawls, lungis, petticoats, kamarbands or belts, bed-covers and coverlets. In the second category were those fabrics which were woven as thans, or all purpose cloths. Many of these varieties, of both categories, were of a mixed fabric, partly of silk and partly of cotton, worked with gold

¹ See Duncan to G.G. in C., 4 February 1792, B.R.C., 17 February 1792, Range 52, vol. 41, No. 12.

and silver.¹ Some of the main varieties of silk piece-goods with their range of prices extracted from the custom-house records are given below:²

Table IV

<u>Variety</u>	<u>Particulars</u>	<u>Range of prices per piece in rupees</u>
<u>Dhoti</u>	of pure silk	8 - 20
<u>Dupatta</u>	with gold work on the borders	4 - 100
<u>Gulbadani</u>	flowered with gold and silver	5 - 20
<u>Kamkhwab</u>	brocades worked in silver or gold	10 - 110
<u>Orhani</u>	with gold and silver work	4 - 20
<u>Pitambar</u>	of pure silk	15 - 50
<u>Sari</u>	with gold or silver work	8 - 40

Kamkhwab ('little dream') was used for coats, trousers and lahangas (for women) only by the wealthier section of the community, nobles, princes and their courtiers. In its price workmanship was a great factor. Gulbadani ('flower bodied') was a light textured

¹For an excellent description of the silk fabrics of Banaras see A. Yusuf Ali, A Monograph on Silk Fabrics Produced in the N.W.P. and Oudh, pp. 70-102.

²Duncan to G.G. in C., 4 February 1792, B.R.C., 17 February 1792, Range 52, vol. 41, No. 12.

fabric with a wavy pattern. This was generally of two sorts, mixed cotton and silk, and pure silk, mostly used in wedding garments and curtains. There was another variety of mixed silk and cotton called mashru ('permitted'). It has been suggested by a modern writer that this fabric originated as the result of the fatwa or ruling of Muslim jurists which declared its use by Muslim men to be legal, as there existed a general prohibition in Muslim ceremonial law on the wearing of pure silk by the Muslims, women excepted, save in war or in the form of narrow borders to their dress.¹

Unfortunately we have no adequate data on which to build a fully coherent picture of the exports of Banaras piece-goods for the entire period of our study. However, some idea can be formed of their totality by analysing the figures of a given year, say, 1785-6, for which we have fairly accurate and complete data.

¹Yusuf Ali, pp. 90-91.

Table V

The volume of Banaras piece-goods exported in
1785 - 6¹

<u>Destination</u>	<u>Cotton</u> <u>piece-goods</u> <u>value in Rs.</u>	<u>Silk</u> <u>piece-goods</u> <u>value in Rs.</u>	<u>Mixed</u> <u>piece-goods</u> <u>Value in Rs.</u>	<u>All</u> <u>piece-goods</u> <u>Value in Rs.</u>
Bihar & Bengal	311,358	29,480	16,500	357,338
Western Provinces	85,222	132,019	94,781	312,022
The Deccan	2,922	42,324	9,626	54,872
Northern Provinces	844	4,097	4,347	9,288
Total	400,346	207,920	125,254	733,520

An analysis of the figures involved in the table would show that cotton piece-goods, to which for the purpose of convenience have been added those of a miscellaneous^{nature}, formed fifty-five per cent of the total amount exported from Banaras. Viewed from the point of destination Bihar and Bengal, and Western Provinces with their respective percentages of seventy-eight and twenty one emerge as the principal importers of Banaras cotton piece-goods. It is important to note that while Bengal took a lot of medium priced

¹Appendix II in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 767-73. It is obviously necessary to define the terms Western Provinces, the Deccan and Northern Provinces. Barlow invariably used these terms in relation to their situation to Banaras. Hence Western Provinces can be defined areas westwards of Banaras, viz., Delhi, Agra, Allahabad, Rajsthan and part of Gujarat; Northern Provinces covered part of Awadh and Nepal; while the Deccan encompassed the entire peninsular region covering Poona, Nagpur and Haidarabad Deccan with whom Banaras had a close trade links. This definition should be kept in view in all further references to these provinces.

~~priced~~ cottons, the more valuable silks went westwards. This suggests that the imperial capitals still provided the most important markets for luxuries, while Europe and Bengal took the utility cottons.

The total value of cotton piece-goods annually manufactured in Banaras was estimated by Barlow in 1787 at seven lakhs of rupees of which forty per cent were consumed within the region, and the rest were exported to Bengal, western India and the Deccan.¹ After the establishment of the Company's aurang (factory) at Ghazipur in 1788, the commercial resident procured cottons worth 342,464 rupees in 1789-90,² a figure which had increased to 448,866 rupees in 1792-3.³ Unfortunately, we have no means of ascertaining whether a corresponding increase was also registered in the exports of textiles to other regions and thus whether the increase had been stimulated by the reduction of duties upon indigenous exports from five to two and a half per cent in 1792, or was due to factors connected only with the pattern of the Company's trade. Since the Company's 'investment' in textiles was not organized on a monopoly pattern, as was the case with opium and saltpetre, and private merchants, both European and

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 672 and 806-7.

²See B.C.S.C., 6 April 1791, Range 155, vol. 86, No. 2.

³B.C.S.C., 26 July 1793, Range 156, vol. 7, No. 2.

Indian, had freedom to trade in this branch of commerce, it may be reasonable to assume some response in higher exports to other regions to the lowering of duties.

At the time of his enquiry Barlow in 1787 had found only a part of the piece-goods exported to Bengal, Western Provinces and the Deccan to be fit for the European market. By the mid-1790s we find a considerable number of them being exported to such distant places as North America, Hamburg, Copenhagen, Lisbon, Basra, Sumatra, Penang and Manila.¹ In a period of three years, that is from 1795 to 1798, about one hundred and twenty thousand pieces of kambkhwab (kinkhab) and chintz were exported from the Ghazipur aurang to Hamburg and Copenhagen alone.² In 1798-9 twenty four thousand pieces of silk and cottons were exported to Lisbon, twenty five thousand to America, about six thousand to Penang and over three thousand and eight hundred to Manila. In terms of value their total for that year amounted to one hundred and fifty thousand rupees.³

¹ Abstract Statement of piece-goods exported from the Calcutta custom house from 1 June 1795 to 31 May 1796', Bengal Commercial Reports, (External Commerce), Range 174, vol. 13.

² See exports from the Ghazipur factory for 1795-8, in Bengal Commercial Reports, Range 174, vol. 13.

³ Exports of piece-goods from Ghazipur from 1 June 1798 to 31 May 1799, in Bengal Commercial Reports, Range 174, vol. 13.

Next to textiles sugar was the most important item of export of the Banaras region, and towards the close of the eighteenth century the annual output and export of sugar appears to have increased at a rapid rate.

One of the most informative reports on the culture and manufacture of sugar in the Banaras region is that of P. Treves, acting resident at Banaras in 1793. It was submitted to the Bengal government in April 1793 in response to their order of August 1792 to enquire into all aspects of sugar production in the region and to explore the possibility of extending the Company's trade in this commodity. The report was based on a detailed examination and scrutiny of the revenue and customs records as well as a survey of the whole region by the revenue officials, ganungos and patwaris.¹

The Gangetic plain, within which the Banaras region lies, was noted as an area of good sugar-cane production in the Ain-i Akbari,² and it has retained this position through the centuries.³ At the time of his enquiry the resident found its cultivation common to all areas - the main producing centres being the districts of Jaunpur, Ghazipur, and part of Banaras and Mirzapur. Between the

¹P. Treves to G.G. in C. 20 April 1793, E.I.S.P., First Appendix, pp. 183-210.

²Quoted in Naqvi, p.245.

³Naqvi, p.244.

years 1788 and 1792, for which we have the data, an annual average increase in the area under cane of 3.6 per cent was registered.¹ An increase of such dimension, the cause of which we shall examine later, led to a corresponding increase in the production and export of sugar of the Banaras region.

There were in the main two categories of sugar exported from the Banaras region: first, white sugar termed cheeni, and secondly, corase sugar which included three principal varieties variously known as shakkar or brown sugar; rab or tari; and bheli, khand or jaggery. In addition there was the by-product termed jusi, chota or molasses which was mostly consumed by the poor or used in preparing spirituous liquors and tobacco.² Table six shows the annual exports of all the varieties of Banaras sugar between the years 1787-8 and 1791-2. An analysis of the table would show that the largest export was of the white or refined sugar. It formed sixty five per cent of the sugar exports in the five years, the only other sizeable amount being jaggery and molasses which stood respectively at twenty one and nine per cent of the gross exports. The total volume of brown sugar comprised only five per cent of the entire exports while rab formed a very insignificant proportion of the total, being less than 0.2 per cent.

¹Treves to G.G. in C., 20 April 1793, E.I.S.P., pp. 183-5.

²For the art of manufacturing different varieties of sugar see Treves to G.G. in C., 20 April 1793, E.I.S.P., pp. 201-2; J. Lloyd to Board of Trade, 30 January 1792, E.I.S.P., appendix 1, pp. 73-4.

Table VI
Export of refined and coarse sugar from Banaras, 1787-92¹

<u>Variety</u>	1787-8	1788-9	1789-90	1790-91	1791-2	Five year total
	<u>Mds</u>	<u>Mds</u>	<u>Mds</u>	<u>Mds</u>	<u>Mds</u>	<u>Mds</u>
White sugar	76,075	87,492	124,819	169,314	170,352	628,052
Brown sugar	7,038	8,695	11,228	10,317	13,615	50,893
Rāb	-	800	947	2	-	1,749
Jaggery	18,977	32,816	58,351	55,024	45,002	210,170
Molasses	10,130	15,287	30,358	19,382	10,621	85,778
Total	112,220	145,090	225,703	254,039	239,590	976,642

The largest part of the sugar exported from Banaras went to Bihar and Bengal. In five years the two provinces between them imported a total of 479,363 maunds, that is nearly fifty per cent of all Banaras sugar exports. Viewed in terms of individual varieties, Bihar and Bengal again emerge as the biggest market for the Banaras sugar with the Deccan and Western Provinces occupying second and third positions. In the said five years period fifty per cent of the white sugar, and forty per cent brown were exported to Bihar and Bengal alone. Almost the entire amount of rāb and molasses were also sent

¹ Treves to G.G. in C., 20 April 1793, E.I.S.P., appendix 1, pp. 203-5. The figures are quoted in Banaras pakka maunds of 96 Banaras sicca rupees to the seer. The Calcutta maund of 80 sicca weight to the seer was thus 16 sicca weight to the seer lower than the Banaras weight.

to these two provinces of eastern India.¹ It should be remembered that while the entire quantity of jaggery, rāb, molasses and sugar imported into Bengal was meant for internal consumption, a certain amount of refined sugar in the last two years was exported to Europe.² The Company had ordered its commercial resident at Ghazipur to buy good quality sugar from the local manufacturers on fair terms. The increasing demand for the Banaras sugar can be seen from the increase in the money advanced to their commercial resident, J. Lloyd, for its procurement, which rose from Rs. 15,000 in 1792 to Rs. 100,000 in the next year.³

The Company's sugar investment was not run on a monopoly basis as was the case with opium. The trade was open to private merchants, and the English commercial resident was ordered to buy sugar in competition with the indigenous merchants. Though backed by the Company's credit, John Lloyd's initial attempt to procure a large quantity of sugar on account of the Company did not meet with much success. He therefore suggested the levy of high duties upon the sugar of private merchants with a view to discouraging their trade in this branch and thus easing the competition. This was, however, disapproved of by the government who

¹Treves to G.G. in C., 20 April 1793, E.I.S.P., appendix I, p.205.

²The first sizeable consignment of Indian sugar to England took place in 1791, when about 4,050 cwts of sugar was sold at the Company's sales at India House, London. This had increased to 161,829 cwts in 1795 which, considering the high ad valorem duties of 370/o on Indian sugar in England, far higher than that of West India sugar, seems quite considerable. See appendix 4 to E.I.S.P., p.13.

³Board of Trade to Lloyd, 20 Dec. 1791, E.I.S.P., appendix I, p.45; Resolution of the Board, 18 February 1793, B.C.S.C., 18 February 1793, Range 156, vol. 4, pp. 555-6.

wrote to Lloyd in September 1792:

'The sugar is an article the Company are desirous of encouraging; the modes you have suggested of obtaining a preference for their purchases are dissonant to our principles and conduct in mercantile transactions, and would be prejudicial to extending the cultivation of the cane, and to the welfare of the country. We well know that the large capital of the Company, and the skill and experience of their commercial agents, give great but fair advantages over the concerns of individuals, and these we rely upon, your credit is unlimited for the article in question, and we trust that you will be successful in your fair exertions for procuring a large quantity.'¹

It might be asked why the government, though desirous of procuring large quantity of Banaras sugar, did not comply with their commercial agent's requests. Were they really prompted by the motive of fair economic 'principles', or was this the product of certain situations beyond their control? The answer may be that government had neither sufficient economic resources nor adequate machinery to control the organization of sugar production. The case of opium, which was not as widely cultivated as sugar cane, was different. The quantities involved were smaller, the value far higher and the opium cultivators were provided with regular 'advances' and were obliged to deliver all their produce to the Company, whereas in the case of sugar such advances were neither feasible, nor needed by the peasants. John Lloyd, the

¹Board of Trade to J. Lloyd, 14 September 1792, E.I.S.P., Appendix 1, pp. 117-8.

Company's agent reporting from Ghazipur commented in January 1792:

'... advances are not commonly made for sugar in this neighbourhood while the cane is on the ground. The people who cultivate it do also extract the juice from it, and in that state dispose of it to the sugar boilers. It is then that the advances are made...'¹

Furthermore, there was very little consumption of opium in the country, most of it was meant for exportation to foreign markets. The consumption of unrefined sugar within the country was on the contrary extensive,² and any attempt to control the sugar trade or to dislodge the indigenous merchants would have been either very difficult, or if attempted would have been bound to fail. In addition the Company could not spare sufficient resources to buy all the surplus sugar - their total investment for Bengal, Bihar and Banaras in 1792 being limited to Rs. 165,000 of which the share of Banaras stood only at Rs. 15,000.³ Furthermore Indian sugar was only intermittently useful as an export article for Europe. It had to compete with the West Indian, Chinese and Java sugar in the European market. Hence the Company could not afford to invest at a larger scale than actually needed

¹Lloyd to Board of Trade, 8 January 1792, E.I.S.P., pp. 72-3.

²See Treves' estimate of sugar consumed within the Banaras region, B.C.S.C., 1 May 1793, Range 156, vol. 6, pp. 165-7.

³Board of Trade to G.G. in C., 6 Dec. 1791, E.I.S.P., pp. 45-6.

for their overseas trade. Though the Company appears to have increased their sugar investments in subsequent years, yet, in comparison to free merchant purchases of sugar, the Company's remained modest throughout our period.

In 1793 the total amount of white sugar obtained from Banaras on account of the Company and on that of the private merchants, Indians and Europeans, which passed through the Patna custom house to Bengal alone, stood respectively at 14,041 and 118,598 Banaras maunds.¹ This was indeed a considerable increase over the past, and was only a little less than that of the previous year's total exports of 170,352 maunds to all the region, the Deccan, Western Provinces and Bengal.

There were three basically inter-related factors which appear to have had led to this growth. First, the comparative security of the peasants under Duncan's land settlements of 1788-90, and their desire to grow remunerative crops like sugarcane which yielded them more money than any other cash crop except cotton.² Secondly, the reforms in the tariff system which by abolishing all internal duties, rahdari and zamindari in 1788, and reducing export

¹H. Revell to the Board of Revenue, 30 August 1792, B.B.R.M.P. (Customs), 14 September 1792, Range 89, vol. 9, n.p.; Ravell to Board, 30 November 1792, B.B.R.M.P. (Customs), 26 December 1792, Range 89, vol. 9, n.p.; Revell to Board, 31 January 1793, B.B.R.M.P., 13 February 1793, Range 89, vol. 10, n.p.

²Some idea of the cost of production and estimated profit from the cane can be had from Treves to G.G. in C., 20 April 1793, E.I.S.P., appendix 1, pp. 193-4; see also Lloyd to Board of Trade, 30 January 1792, E.I.S.P., appendix 1, pp. 73-4.

duties by fifty per cent on its indigenous products in 1792, provided a greater incentive to merchants and manufacturers; and finally, the growing demand for Indian sugar in the Company's trade in the 1790s, which though the least important of the factors, led to some price increases and thus furnished the cane growers and sugar manufacturers with a fresh stimulus to increasing production. P. Treves summarised the situation in 1793:

'The present enhanced prices of sugars, in consequence of the exportation thereof to Europe, is a circumstance highly favourable to the cultivators of the cane, and also to Government: for it enables the former to pay with the utmost ease, not only the sum of their cane-lands, but likewise, if not the whole, at least the greatest proportion of the rental of their barley fields, &c. Conscious of the manifest advantage, and happy and secure under the tenures of the permanent settlement, the cultivation of the cane is rapidly increasing; and will, there is every reason to believe, continue to do so...'¹

A comparison between Barlow's figures for 1785-6² and that of the last year, that is 1791-2 (mentioned in the table) would show how greatly sugar production grew in these years, increasing indeed by no less than three hundred per cent. Computed in money on the basis of the custom house valuation, in the said five years, a total of Rs. 4,389,245 worth of sugar of various

¹Treves to G.G. in C., 20 April 1793, E.I.S.P., p.210. For increase in prices between 1791 and 1792 see Lloyd to Board of Trade, 24 August 1792, E.I.S.P., p.116.

²Barlow gave a total 68,260 maunds exported from Banaras. See B.P.C., 26 December 1787, Range 3, vol. 30, appendix II, p.781.

categories was exported from the Banaras region to Bengal and Bihar, western India and the Deccan. This would give us an annual average export of Rs. 877,849, which is again a most substantial increase over the Rs. 372,474 given by Barlow for the year 1785-6.¹

The government revenue collected on the said exports in the form of duties at the rate of five per cent. stood at Rs. 219,475 for the five years, or at an annual average of Rs. 43,895,² a useful item in the government's budget for the area. After the reduction of duties from five to two and a half per cent the government stood temporarily to lose of course, but this must have been fully compensated for by the increasing traffic after 1792. In fact, immediately after the reduction the exports did substantially increase as noted earlier in the case of Bengal in the year 1792-3.

The chief centre of the opium poppy cultivation in the Banaras region was Ghazipur, esteemed second only to Bihar in quality in eighteenth century upper India. In 1773, at the time of the conference of Hastings and the raja of Banaras, the right to purchase opium was farmed by the raja to a certain Ram Chandra

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.781; Treves to G.G. in C., 20 April 1793, E.I.S.P., p.205.

²Treves to G.G. in C., 20 April 1793, E.I.S.P., p.205.

Pandit, later an opium contractor for the Company.¹ In 1788 this same man, answering questions put to him by Duncan, recorded that the total volume of opium produced in Ghazipur before 1770 did not exceed '100 maunds, its quality used never to be such as to become an object for exportation to the eastward, so that all the produce... was bought upon the spot at low prices by the Western merchants... and carried by the routes of Mirzapore and Chitterpore into Marwar, the Rajpoots of which consume a great deal of this article'.² From James Augustus Grant, a private merchant, however, we learn that 'from the beginning of 1178 Fussilee or 1770/1 the managers of the opium business of Behar (who were employed by the Gentlemen of that Division to purchase the same, there being then no contract), began to exert themselves to increase the cultivation of the Poppy in Ghazepoor, as well as to be somewhat more attentive to the quality and mode of preparing the opium. In consequence of these steps the cultivation became annually more extended.'³ What the sales were to be westward at this and later periods cannot be known in the absence of customs records. But from the Patna custom house some figures are available after 1773 from which the growth, reported above by Grant, can be observed.

¹See Hastings' 'Benaris Diary', Add. MSS. 29212, f. 72; Translation of Muhammad Ishak's petition to Duncan, enclosed in Duncan to G.G. in C., 22 November 1787, B.R.C., 7 December 1787, Range 51, vol. 13, pp.541-2.

²Ram Chandra Pandit to Duncan, 16 July 1788, in Selections from the Duncan Records, vol. II, pp. 161-3.

³J.A.Grant to Bengal Council, 21 August 1789, B.R.C., 9 September 1789, Range 51, vol. 45, pp. 553-4.

Table VII

Export of opium from Banaras to Murshidabad and Calcutta,
1775-1786¹

<u>Year</u>	<u>Amount in maunds</u>	<u>Remarks</u>
1775-6	121	On private account
1776-7	349	On private account
1777-8	447	147 on private account and 300 for the Company
1778-9	800-960	Private and the Company
1779-80	800-960	Private and the Company
1780-1	800-960	Private and the Company
1781-2	?	Years of low yield - disorder and oppression
1782-3	?	after Chet Singh's deposition
1783-4	626	Under the resident's manage- ment
1784-5	870	Under the resident's manage- ment
1785-6	841	Under the resident's manage- ment

¹ See Patna Custom-house records for 1775-7; B.B.R.M.P., Range 98, vols. 18, 20 and 22; J. Grant to Bengal Council, 21 August 1789, B.R.C., 9 September 1789, Range 51, vol. 45, pp. 553-5, Graham to Barwell, 15 January 1777, S.R.O., G.D.29/2137.

In 1773 the trade in opium, hitherto handled by a ring of Indian merchants acting for the members of the Patna Council,¹ was made a Company monopoly in Bihar, and it is known that the first two contractors, Mir Munir and Ram Chandra Pandit, were permitted to buy opium, of good quality, from Ghazipur, or from Awadh, on payment of the established duties to the nawab, the raja of Banaras and the Company.² An unknown quantity may be assumed to have been purchased in that year for the Company. There were still some purchases in this year on private account by Osborne and Hyde.³ From that year, however, an attempt was made to safeguard the Company's monopoly of Bengal and Bihar opium by imposing a high level of duties on Banaras and Awadh opium - forty three rupees twelve annas per maund as compared with the three rupees twelve annas to be paid on any purchase for the Company⁴ - the aim being as Hastings put it, 'to prevent the fraudulent attempts which may be made to elude the design of the intended contract, by clandestine purchases of Bahar opium in the name of Ghazipore opium'.⁵ It seems, however, that as a result

¹Ram Chandra Pandit to Duncan, 16 July 1788, in Selections from the Duncan Records, vol. II, pp. 160-3.

²Extracts Bengal Council's proceedings, 23 November 1773, in Ninth Report of the Select Committee 1783, appendix 59A, p. 269.

³Hastings to Osborne, 12 August 1773, Add. MSS. 29215, f. 245.

⁴Hastings' review of the organization of opium trade, 7 January 1785, B.R.C., 7 January 1785, Range 50, vol. 57, p. 2.

⁵Quoted in Ninth Report of the Select Committee, appendix 63, p. 277.

of protests from the Company's servants, themselves doubtless interested parties, and the support they received from some members of the Governor General's Council, the unfair competition of the Company was ended in 1776 by charging all merchants, the Company's contractor included at the rate of forty three rupees twelve annas per maund on all Banaras opium.¹ In 1776-7, in part because of the withdrawal of one individual from Banaras, on his way to Europe, in part perhaps because of the greater fairness of the new arrangements at least four Europeans, Henry Revell, Philip Dacres and John Osborne, together with a Frenchman, R. Boulet, shipped ~~at~~ opium on their own account and four Indians, Balram Holdar, Gobind Ram, Durga Charan Mitra and Ram Kishan Ojha to a total tune of three hundred and forty nine maunds. In 1777-8, when the ban on the residence of European free merchants took full effect, the private purchases recorded were all in Indian names - Balram Holdar, Jugul Dutt and Durga Charan Mitra. In addition the Company's contractor in Bihar had advanced about forty thousand rupees for opium purchases in Ghazipur.² At Rs. 132 per maund, this would represent an eventual purchase of about three hundred maunds. Thereafter, in the absence of custom registers it is not

¹Resolution of the Board, 3 September 1776, in Ninth Report of the Select Committee, p.277.

²Graham to Barwell, 15 January 1777, S.R.O., G.D. 29/2137.

possible to see whether Indian merchants were exporting Banaras opium eastwards - and south and west cannot be known either. However, James Grant records an improved yield in the next three years, as a result of the activity of the Patna agents, so that the Company purchases, from the known figure of three hundred maunds in 1777-8 now went up to an average of between eight and nine hundred and sixty maunds a year.¹ He adds, however, that 'notwithstanding all the care that was undertaken the Benares opium was always deemed very inferior to that of Behar'.²

After this advance, however, the years of confusion and disorder which followed Chet Singh's deposition in 1781 saw a sharp reduction in output. James Grant recorded the decline:

'In 1189 Fusslie or 1781/2 (when Derbijy Sing was appointed Naib after the expulsion of Cheyt Sing) and for one or two years afterwards a great number of the Quiries or poppy cultivators were obliged to abscond and leave the country from heavy oppressions and multiplied exactions of the aumils, and those who remained became extremely poor and needy from the same cause. From those circumstances the cultivation of the poppy rapidly decreased, and consequently the quantity of opium became much less, than it was some years before. So that in the year 1191 or 1783/4 it only amounted to 313 chests.³ In 1192 or 1784/5 great pains and attention having been paid to this object the number was 435 and in 1193 or 1785/6 it was 422.'⁴

¹ Grant to Bengal Council, 21 August 1789, B.R.C., 9 September 1789, Range 51, vol. 45, p. 554.

² ibid.

³ A chest consisted of two maunds of opium.

⁴ Grant to Bengal Council, 21 August 1789, B.R.C., 9 September 1789, Range 51, vol. 45, pp. 554-5.

The British residents at Banaras, Fowke, Graham and Markham who viewed opium as a possible source for the multiplication of their fortunes, made incessant attempts to exclude the other merchants, Europeans and Indians, and to establish a sort of unauthorized monopoly in this branch of the Banaras commerce. From their letters to their friends and allies in the Bengal Council and in England, and also in their negotiations with the raja, it is possible to trace their motives and their concerted efforts to obtain that objective.¹ And indeed, some of them succeeded remarkably well in their adventures. For example, we find Francis Fowke sending 1,252 maunds of opium from Banaras in 1784,² part of which he had also presumably obtained from Awadh.

In 1786 Cornwallis, partly with a view to increasing the Company's revenues and partly to check the undue influence of the resident, monopolised the manufacture and trade of saltpetre and opium in Banaras, 'which were formerly in the hands of the Resident but are now managed for the account of the Company'.³

¹For example see Graham to Barwell, 15 January 1777, S.R.O., G.D.29/2137; ibid., 22 June 1777.

²Hastings' minute, 7 January 1785, B.R.C., 7 January 1785, Range 50, vol. 57, p.2.

³Cornwallis to the Court of Directors, 18 August 1787, P.R.O., 30/11/153, ff. 68-9; Cornwallis to the Court of Directors, 3 March 1788, P.R.O. 30/11/153, ff. 131-2; Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.677.

In the first three years of the Company's monopoly, opium was provided by Ram Chandra Pandit assisted by his son Devi Dutt, first in the capacity of contractor and then as agent. In 1789 the contract for Banaras opium was given to J.L. Williams for a period of four years, and in 1793 to Gilchrist and Charters for a similar period; after the expiry of their tenures the agency system, first tried by Duncan in 1787-8, was restored.¹

As a result of the Company's monopoly, private trade in opium ceased though there were stray cases of contraband sale still reported. All opium was now cultivated and manufactured for the Company's trade, and under pressure or persuasion the poppy cultivation annually increased leading to a corresponding increase in the opium exports which are shown in table eight.

Table VIII

Export of Banaras opium on account of the Company, 1786-1795²

Year	Amount in <u>maunds</u>	percentage increase over 1786-7
1786-7	920	-
1787-8	948	3
1788-9	1,036	13
1789-90	1,146	25
1790-1	1,502	63
1791-2	1,676	82
1792-3	1,770	92
1793-4	2,302	150
1794-5	3,012	227

¹See Narain, pp. 107-17; B. Choudhury, Growth of Commercial Agriculture in Bengal, vol. I, pp. 3-71.

²Duncan to G.G. in C., 15 November 1787, B.R.C., 7 December 1787,

We find that within a decade the total export of opium had increased by more than two hundred per cent. What were the factors responsible for such a fantastic increase? Did the peasants voluntarily undertake to extend their poppy cultivation? Were they better paid and better protected than the other rai-yats? We know that under monopoly control the peasants had no option as to the extent of cultivation. Once they had undertaken to cultivate a specific number of bighas with poppy, they could not refuse to cultivate the same during the next year - though it was left to them whether to extend it in the subsequent years.¹ They were paid advances by the contractor at seed time and harvest, and were required to hand over all their crude opium to the contractor. Their remuneration was fixed at two rupees and eight annas for every seer of opium irrespective of market variations, seasonal changes or otherwise. Under such circumstances one might have expected that peasants would hardly labour to extend cultivation when they knew that they would be getting no more than the

Range 51, vol. 13, p.510; Duncan to G.G. in C., 6 February 1789, B.R.C., 25 March 1789, Range 51, vol. 33, p.649; Duncan to G.G. in C., 23 November 1789, in Selection from the Duncan Records, vol. II, pp. 168-9; B.B.R.M.P. (Opium), 3 December 1790, Range 89, vol. 4, n.p.; B.B.R.M.P., 3 February 1792, Range 89, vol. 15, No. 2; B.B.R.M.P., 25 February 1793, Range 89, vol. 10, n.p.; B.P.C. (Opium), 29 November 1793, Range 98, vol. 28, n.p.; B.P.C., 28 November and 29 December 1794, Range 98, vol. 28; B.C.S.C., 31 May, 1793, Range 156, vol. 6, p.521; Bengal General Journal, April 1796, Range 176, vol. 41, p.471.

¹ See Art. 12 of the contract for the Banaras opium, 29 July 1789, B.R.C., 29 July 1789, Range 51, vol.41, pp. 431-2.

specified rate; the chances of selling to unauthorized merchants at higher prices being also meagre due to the risk involved of paying a heavy fine when discovered.¹ That the manufacture of opium greatly increased both qualitatively and quantitatively suggests therefore that the price paid was at this period quite favourable. The Banaras opium was sold at higher prices both in Calcutta and the China market in the 1790s. For example, in 1794 seventeen hundred and sixty-two maunds of Banaras opium were sold at the Company's sales in Calcutta for 517,009 rupees or at the rate of roughly 294 rupees per maund whereas Bihar opium only fetched 269 rupees per maund.²

There appear to have been three principal factors for the increase in the opium manufactured and exported from the Banaras region. First, the peasants were provided with advances to cultivate a specific number of bighas and they had no choice but to cultivate. They were sure to get money in return for whatever amount they would provide to the contractor; if they increased production they had no problem of finding a market for their surplus produce; and furthermore, they had to cultivate their fields with one or the other crop, so why not cultivate them with poppy in the culture of which they were financed by the opium contractor,

¹Art. 15, ibid., pp. 434-6.

²Board of Trade to G.G. in C., 14 February 1794, B.P.C. (Opium), 14 February 1794, Range 98, vol. 28, n.p.; for the relative prices of Bihar and Banaras opium sold in China see Capt. Lloyd's testimony in Extracts Board of Trade's Proceedings, 21 May 1794, B.P.C., 1 June 1795, Range 98, vol. 28, n.p.

who would, if required, stand as security against any possible oppression or exaction by revenue officials, amils or zamindars. Moreover, poppy and sugarcane were regarded as the only profitable cash crops with which the peasants could obtain the cash with which to pay their land revenue and to buy their few necessities of life from the local market. Thirdly, under the land settlements of Duncan the revenue rates were fixed and peasants were placed in a comparatively secure position. As long as they paid their rents to the zamindar or the government revenue official, they would not be dispossessed of their cultivating rights. All these factors joined together contributed to the rapid growth in the opium manufacture.

The largest increase in the table that registered in the last two years may probably be explained as the consequence of opium being imported from Awadh. Under the terms of his agreement, the contractor was allowed to purchase whatever amount of opium he could secure from the nawab's territories on paying duties of two and a half per cent to the raja of Banaras.¹ We have however no direct means of verifying what percentage, if any, was brought from Awadh because in the records all is registered under the heading of Banaras opium. Fortunately, we have a letter of Oswald Charters,

¹Art. 9 of the contract... of 1789, B.R.C., 29 July 1789, Range 51, vol. 41, p.429; Art. 9 of 1793, in Selections from the Duncan Records, vol. II, pp. 176-7.

an agent of Gilchrist and Charters, the opium contractors of Banaras, which conclusively suggests that at least twenty six hundred maunds of opium was indigenously manufactured that year.¹ From this it might be presumed that the rest, that is a little over four hundred maunds, was procured from the opium producing districts of Awadh.

From the increasing amount of opium annually produced in Banaras both the Company and the raja stood to gain substantial revenues, the former from the profits on its sales and the latter from the duties of two and a half per cent collected on its valuation. As early as March 1788, when the total amount of opium exported from Banaras had not reached the level of one thousand maunds, Cornwallis reported to the Court of Directors:

'Upon the article of Benares opium [sic] we have this year obtained a clear profit of upwards of one Lac and seven Thousand Rupees'²

As the purchase of Bengal opium was curtailed the importance of that from Bihar and Banaras would grow still further.

There were two varieties of saltpetre manufactured in Banaras, the refined one called kalmi and the crude variety termed kachcha, or raw. These were mainly manufactured at Machhlishahar and Jaunpur

¹ O. Charters to Gilchrist and Charters, 24 May 1795, B.P.C. (Opium), 12 June 1795, Nos. 3-4, Range 98, vol. 28, n.p.

² Cornwallis to the Court, 3 March 1788, P.R.O. 30/11/153, f.132.

in the district of Jaunpur, Muhammadabad, Sikandarpur, Barah, Saidpur and Reotipur in Ghazipur, and Kaithi in the district of Banaras.¹ At the time of his report, Barlow estimated the total saltpetre of both categories manufactured in the Banaras region at about twenty thousand maunds per year. Most of the refined saltpetre was sent to Bengal for exportation in the Company's ships to Europe, where as an essential ingredient of gunpowder, it was in great demand. In 1776 and 1777, we find saltpetre worth Rs. 171,000 passing through the Patna custom house which had paid duty at the rate of two and a half per cent. The entire consignment belonged to ten Europeans and five Indian merchants who had imported it from Banaras and Awadh.²

As said earlier, the Company established a saltpetre monopoly in Banaras in 1786. Prior to this, the trade had been free and Indians and Europeans had both transacted business in saltpetre. In the 1780s, however, it appears that the Europeans were the only group of merchants carrying saltpetre from Banaras and Awadh to Bengal.

¹ Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 680-1; Mannu Lal to Duncan, enclosed in Duncan to G.G. in C., 2 December 1788, B.R.C., 17 December 1788, Range 51, vol. 29, pp. 265-6.

² See account of the Patna custom house for 1776 and 1777, in B.B.R.M.P., Range 98, vols. 20 and 22.

Table IX

An account of saltpetre imported into Bengal, being partly the produce of Banaras and partly of Awadh, 1783-1787.¹

Year	Amount in <u>maunds</u>	Valuation in rupees	Merchants
1783-4	12,633	34,741	Scott of Tanda
1784-5	24,680	68,365	Scott on account of Birdh
1785-6	16,092	44,253	Scott and Playdell
1786-7	16,631	45,734	Benn and Butler

Unfortunately we have no means of identifying the percentage of the total which was exported from Banaras. All these amounts seem to have paid duties either at Banaras or Ghazipur at the rate of five per cent. In 1787 Mannu Lal, the saltpetre contractor, provided an account of 6,500 maunds of the refined variety of saltpetre having been indigenously prepared for the Company; the next year this amount had been increased to 8,500 maunds.² Assuming this as a basis, the total of kalmi saltpetre manufactured in the past can be roughly put at between five and six thousand maunds a

¹Duncan to G.G. in C., 16 February 1788, B.R.C., 2 April 1788, Range 51, vol. 18, pp. 266-9.

²Mannu Lal's saltpetre contract, 7 November 1787, enclosed in Duncan to Hay, 14 November 1787, B.R.C., 20 November 1787, Range 51, vol. 13, pp. 327-9; Duncan to G.G. in C., 2 December 1788, B.R.C., 17 December 1788, Range 51, vol. 29, pp. 263-4.

year, and this agrees reasonably well with the five thousand maunds estimated by Thomas Graham in 1777.¹ Calculated on the latter basis the total exported from Banaras in the said four years would have been roughly forty per cent of the entire volume imported into Bengal. The decline in the last two years can be attributed partly to lower shipments from Awadh, and partly to the omission from these figures of the saltpetre which paid duties at Mirzapur.²

As in the case of opium, the entire amount manufactured indigenously was to be handed over to the contractor, who in turn would deliver the same after due processing to the Company.

Towards the close of the period of the present study indigo began to appear in the annual ~~reports~~ of Banaras to Bengal. Before 1789 a very little indigo was planted by a class of dyers called rangrez for dying their cloths.³ The first Europeans to start the cultivation of indigo in the Zamindari were Gilchrist and Charters who in 1788 established their factory at Ghazipur. In the course of six years the number of European planters multiplied to forty. Their attempts to persuade the indigenous cultivators

¹Graham to Hastings, 19 April 1777, S.R.O., G.D. 29/2137.

²Duncan to G.G. in C., 16 February 1788, B.R.C., 2 April 1788, Range 51, vol. 18, pp. 268-9.

³See reports of the pargana ganungos on the history of indigo, and the possibility of introducing its manufacture in their respective jurisdictions, in Extracts Res. Proc., 19 April and 7 May 1794, B.R.C., 23 May 1794, Range 53, vol. 16, No. 62.

to undertake the plantation of indigo on their own account failed for two reasons. First, the peasants were unacquainted with the art of indigo planting and considered it as an innovation. Secondly, they were unwilling to engage in its cultivation because it occupied their fields for more time than other crops, generally for two to three years, and was considered unremunerative as compared to either sugarcane or opium. Unlike Bengal where the peasants took to its culture, the planting and manufacturing of indigo in Banaras remained mainly a European enterprise, though many local Indians were employed by them to help in the process of planting and extracting the dye therefrom.¹

In 1790 the first consignment of Banaras indigo, consisting of one hundred and forty seven maunds, was transported to Bengal; by 1793 this amount had increased to one thousand and eighty six maunds.² - thus registering an over all increase of 640 per cent in the course of four years. All this was supplied by about forty Europeans who had established factories in the four districts of the region. The Company needed a large supply of indigo for exportation to Britain to meet the demands of the textile industry there. This led to their granting permission to private Europeans and Company

¹ See the petition of European indigo planters of Banaras, 16 April 1794, enclosed in Duncan to G.G. in C., 10 May 1794, B.R.C., 23 May 1794, Range 53, vol. 16, No. 61; Narain, pp. 97-107.

² H. Revell to Bengal government, 20 May 1793, B.C.S.C., 31 May 1793, Range 156, vol. 6, p. 521.

servants to open their manufactories in the inland provinces of India. The Company granted them advances on a yearly basis and though certain restrictions on the renting of lands and their purchases were later laid down,¹ there still remained many European planters scattered throughout the region in the post permanent settlement period. They annually supplied for the Company's exports a considerable amount of dye, manufactured in their various factories. As late as 1815, the magistrate of Jaunpur, reporting on the state of the district, noted a widespread cultivation of indigo by the Europeans and very 'little manufactured by the natives'.²

Of the other export commodities, food-grains, oil, perfumes, shoes, saddles, wooden combs, pen knives, painted threads, soap and looking-glasses³ - the produce of rural and urban home industries - alone were of any significance and these as compared with textiles, sugar or opium were of very minor value.

The exportation of food-grains was very irregular being much dependent on the favourableness of the season and the demand

¹ See regulations for the indigo planters of Banaras, 23 May 1794, B.R.C., 23 May 1794, Range 53, vol. 16, No. 66.

² R.O. Wynne's report, 15 August 1815, H.Misc.S., vol. 775, paras 205-6.

³ See Duncan to G.G. in C., 12 September 1791, B.R.C., 28 October 1791, Range 52, vol. 36, pp. 800-20.

in the outside regions. The available evidence suggests that the bulk of grains produced in Banaras was consumed within the region and in the years of scarcity, caused by the failure of monsoon or winter rains, much had to be imported from outside.¹ Even in years when famine in neighbouring areas created a market, and when government was ready to encourage exports, Banaras did not supply many food-grains. For example, in 1788 when parts of Bengal, Murshidabad, Dacca and Calcutta were experiencing a great scarcity of grains and the Bengal government had ordered Duncan to issue a general notification exempting the merchants from all duties on grains exported to Dacca, and the levy of only half a per cent on its exportation to Murshidabad or Calcutta, in a period of six months 3,352 maunds of rice and 800 maunds of peas were exported to Dacca and a little over 20,000 maunds of rice, wheat, barley, gram and peas to Murshidabad and Calcutta.² By October of the same year all export of grain from Banaras was prohibited because of the dim prospect of the winter crops in Banaras itself caused by the failure of the rains, and by December a large quantity had to be imported from Bundelkhand and Awadh for its own consumption, the duties on which had been remitted.³

¹Duncan to G.G. in C., 1 December 1788, B.R.C., 8 December 1788, Range 51, vol. 28, pp. 573-6.

²Duncan to G.G. in C., 11 May 1788, B.R.C., 21 May 1788, Range 51, vol. 20, pp. 963-4; Duncan to G.G. in C., 29 May 1788, B.R.C., 11 June 1788, Range 51, vol. 21, p.1002; Duncan to Hay, 2 July 1788, B.R.C., 16 July 1788, Range 51, vol. 22, pp. 104-5; Duncan to Hay, 30 July 1788, B.R.C., 11 August 1788, Range 51, vol. 22, pp.709-10.

³Duncan to G.G. in C., 19 October 1788, B.R.C., 28 November 1788, Range

Thus the food-grain did not form a regular item of Banaras trade and its exportation in certain years should not be taken to indicate that Banaras was a surplus area.

To sum up, the general trend of Banaras exports appears to have been one of steady expansion throughout the period under review, with the exception of a brief recession following the expulsion of Chet Singh when the trade of Banaras was disorganized. While cotton piece-goods maintained their position as the main item of export throughout our period, a phenomenal rise in the exports of sugar and opium was listed in the late 1780s and early 1790s. In 1785-6 the total of Banaras exports amounted to Rs. 1,243,398 of which fifty nine per cent consisted of piece-goods, thirty per cent sugar, and the rest were miscellaneous commodities. In terms of destination, forty three per cent went to Bengal, forty six to the Western Provinces, nine to the Deccan and the rest, two per cent, to the Northern Provinces.¹ The export of forty six per cent of Banaras goods to the Western Provinces showed still the importance of indigenous Indian markets as the seat of the Mughal empire. With the increase in opium, sugar and saltpetre trade in the last two decades of the eighteenth century, the volume of Banaras exports

51, vol. 27, pp. 541-2; Duncan to G.G. in C., 1 December 1788, B.R.C., 8 December 1788, Range 51, vol. 28, pp. 573-4.

¹ See Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 967-83.

to Bengal consequently showed an upward trend. A partial increase in trade with Awadh, and Nepal also resulted in the 1790s after the conclusion of trade treaties with those countries by the Company. Viewed in terms of the totality of exports and the imports for consumption, the balance seems to have been favourable to Banaras.

This would now lead us to the examination of the other branch of Banaras trade, that in imports. As said earlier, this may most conveniently be studied under two heads, imports for immediate re-exportation, and imports for local consumption.

A perusal of Major Rennell's map¹ will show that 'the greater part of the trade carried on' between Bihar and Bengal in the east and the Deccan, Western India, and the Mughal heartland of Delhi and Agra, 'must pass through' the Banaras region.² The town of Mirzapur, known in the eighteenth century as 'the Liverpool of the East', had emerged as the principal distributing centre for the commodities brought from different sectors of India. The merchants of 'the Decan, the Western Provinces and Nepaul resort here in search of European commodities, and the rich manufactures of Bengal, and the merchants of the latter for the purchase of the

¹See map, p. 170.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p. 646.

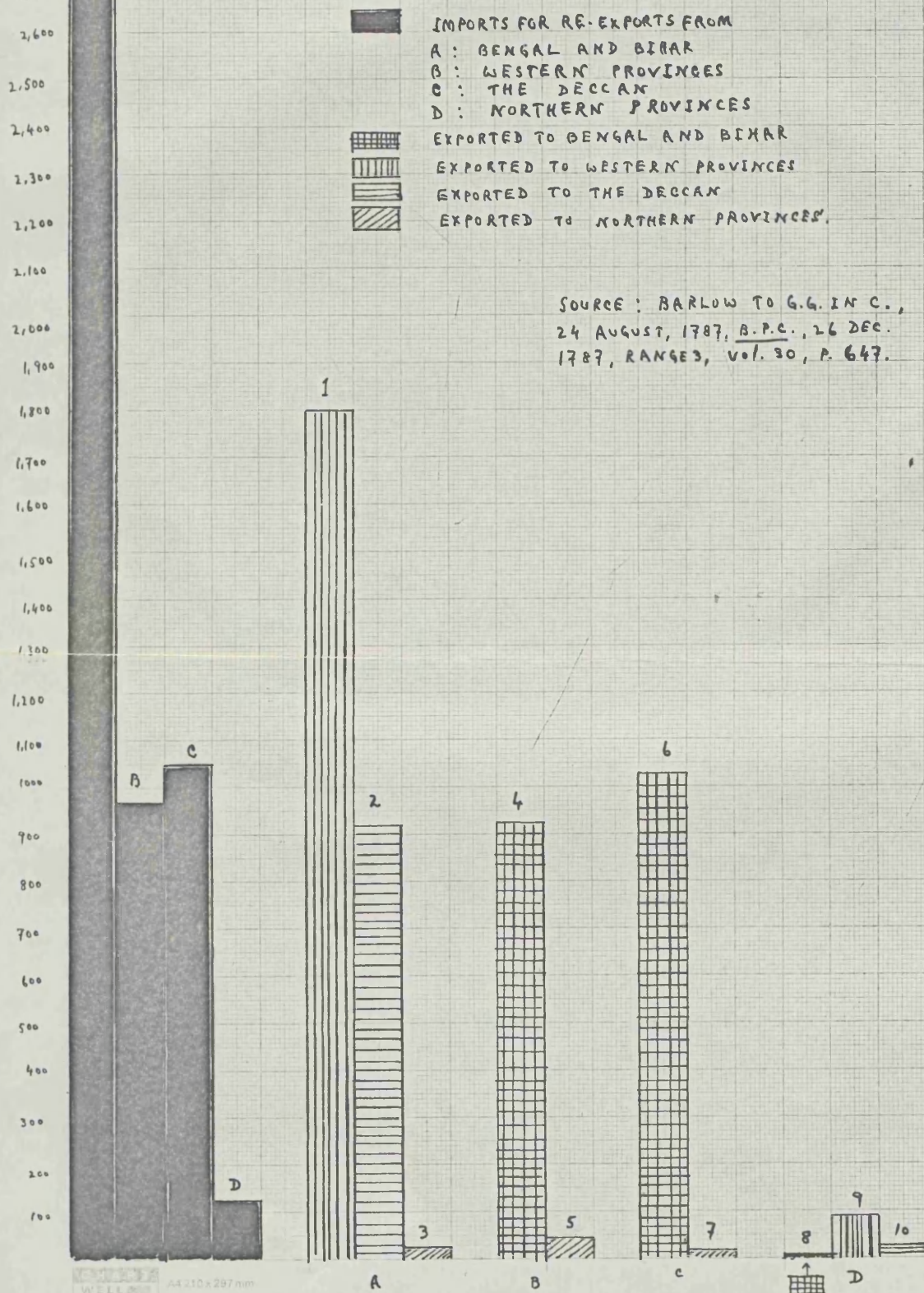
cotton, shawl goods and other valuable articles, the produce of the Inland Provinces of Hindoostan.¹ The greater volume of Banaras trade consisted of this branch.

As in the case of Banaras exports, we have no precise data available upon which to base any quantitative analysis of the transit trade of Banaras for any specified period, even for a decade or so. We have, therefore, to base our inferences on the general statements of contemporary British observers, men like Hastings, Fowke, Barlow, Beaufoy and Duncan, who despite their different views and varied personal motives were unanimously agreed upon one point, namely, the importance of Mirzapur as the great centre of transit trade for the region. Fortunately Barlow, in his detailed enquiry on all aspects of Banaras trade, has left for us a fair account of all commodities, with their respective valuations, brought to Banaras and Mirzapur from different quarters of India and their destinations, which may be given here as an indication of the dimension of mercantile transactions in transit goods at Banaras and Mirzapur within a period of one year. The results are shown in histogram one.

The principal articles of merchandise imported from Bihar and Bengal (A) consisted of raw silk, silk piecegoods, broad cloth, drugs and spices, metals of all sorts, especially copper, iron and

¹ ibid.

THE TRANSIT TRADE OF BANARAS, 1785-6



tin, and salt. Of their total value of Rs. 2,741,467, raw silk and silk piece-goods alone formed about seventy per cent and were mainly exported to the Deccan (2) and Western Provinces (1).¹ The growth of the silk industry of Bengal encouraged by the Company and the reduction of import duties on silk and silk piecegoods in Banaras from five to two and a half per cent may at this period have been enlarging the trade in these commodities. But since Bengal had always imported a large quantity of cotton and cotton piece-goods from the Deccan and Western Provinces, a return flow of silk and silk piece-goods to these provinces had probably long existed. An analysis of all the imports from Bihar and Bengal meant for onward re-exportation shows that sixty five per cent went to the Western Provinces.(1), thirty three to the Deccan (2) and only one per cent went to the Northern Provinces (3). In considering the destinations of these goods we may ask who the purchasers of these goods would have been in the Western Provinces and the Deccan. One obvious factor in the size of trade was the prosperity of the ruling classes in these areas. The evidence of the large quantity of silk and silk piece-goods exported from Bengal to Delhi, Agra and Lahore of an earlier date, 1775-77, suggests the importance of traditional market for these goods in the Mughal heartlands. Delhi, Agra and Lahore had all been Mughal capitals, and though not enjoying

¹For the details see Barlow to G.G. in C., 24 August 1787, B.P.C., 26 Dec. 1787, Range 3, vol. 30, pp. 725-42.

their former status they were still major administrative centres.¹ In the Deccan the Marathas and the state of Mysore were in the ascendancy and their courts and nobility would have been the potential consumers of these goods. The poor offtake of Bengal goods for the Northern Provinces may be partly explained as the result of additional duties imposed both in Nepal and Banaras which had led the Sanyasi merchants of Banaras to decrease their trading operations between the two, and partly to the existence of alternative supplies from the adjacent regions of Awadh.²

The major import items from the Western Provinces (B) were cotton piecegoods, raw cotton, saltpetre and drugs of spices. Their total value amounted to Rs. 972,275 of which cotton and cotton piece-goods alone amounted to eighty eight per cent, most of which were exported to Bihar and Bengal. Viewed in terms of totality of all imports from the Western region about ninety five per cent went to Bihar and Bengal (4) and the rest to Northern Provinces (5).³

Since the Deccan was very rich in the production of cotton the bulk of its exports naturally consisted of raw cotton and cotton piece-goods. Of the total value cotton alone consisted of seventy eight per cent, seventeen per cent were piece-goods and five per

¹For the export of raw silk and silk piece-goods to these areas from Murshidabad, see Mohsin, pp. 68-9.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 Dec. 1787, Range 3, vol. 30, pp. 658-9.

³Appendix 1 in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 745-50.

cent woollens and spices. In terms of value a very insignificant portion of the total was exported to the Northern Provinces, for a full ninety eight per cent went to Bihar and Bengal (6).¹

The main imports from the Northern Provinces consisted of some special varieties of cotton piece-goods, sugar, herbs and spices. Of the total of Northern imports, seventy one per cent went to the Western Provinces, twenty one to the Deccan and the rest to Bihar and Bengal.²

At the time of his investigations Barlow found that during the years 1781 to 1785 the trade of Banaras in all its branches had a tendency to decline. The main factors according to him, as already described, were the high rates of duty charged, the disregard of the customs regulations by the officers of customs, and the mushroom growth of zamindari and rahdari chaukis. The failure of monsoons in 1781-82, and again in 1783-4 in Banaras and part of Bengal had also some adverse effects on the commerce of these regions. By 1788 the abuses, enumerated by Barlow, had been mostly removed, the customs department reorganised and the zamindari and rahdari tolls abolished. This naturally resulted in an increased traffic. The conclusion by the Company of trade treaties with Awadh and Nepal, in 1788 and 1792 respectively,

¹ ibid., pp. 751-7.

² ibid., pp. 758-63.

further facilitated the flow of imports and exports. Since the merchandise of these two countries passed through Banaras, it gave a boost to the transit trade of Banaras. A European merchant, who had been in Banaras for a couple of years, wrote in 1790:

'By the abolition of the old vexatious Chokey & Rahdary duties, and of that of all Ressooms, Bhets &c., an universal spirit of commercial Industry, hath been inspired amongst all traders & manufacturers. By such encouraging measures full scope has been afforded to the genius and exertions, not only of the Beoparies of this Zemindary, but also to those of other countries, who are connected with, in mercantile affairs.'¹

Turning to imports for the internal consumption of the region, we find they comprised in the main, cotton, raw silk, cotton and silk piece-goods, spices and drugs, salt and metals. Cotton was imported in large quantities mainly from the Deccan. Banaras grew little cotton, and therefore to supply its thriving textile industry, it had to import a large quantity annually from Nagpur, Jalone and Haidarnagar. In 1785-6, for instance, a total of 38,330 maunds of cotton, valued at Rs. 343,687, was imported from these places of the Deccan.² A rather smaller quantity was also brought from Farrukhabad. Although Banaras was the exporter

¹J.A.Grant to Duncan, 16 October 1790, B.R.C., 15 December 1790, Range 155, vol. 83, No. 15, para 24.

²Appendix 3 in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.794.

of a large quantity of cotton piece-goods, some specialist piece-goods were also imported into the region mainly from the Deccan and Western Provinces.

The principal imports from Bengal consisted of raw silk, silk piece-goods, kerana or spices, betel nuts and metals. Like the other branches of the Banaras trade, we have no precise figures over the years on which to build a coherent picture of the imports from Bihar and Bengal or, indeed, from any other parts of India. We have, however, some account of the goods destined for Banaras and Mirzapur preserved in the Patna custom house registers for three years, 1775 to 1777. These provide us with the names of the merchants, the commodities forming their consignments, their origins and the places where the duties had been paid or the rawanas endorsed. It is possible, therefore, by adding together the large number of individual consignments, to obtain some idea of the principal commodity imports for this limited period of three years, which had passed through Manjhi, a place situated on the confluence of the Ghaghara and Ganga, a few miles north-west of Patna. The results are shown as under:

Table X

Movement of various commodities from Bengal to
Banaras and Mirzapur, 1775-1777¹

<u>Commodity</u>	<u>Banaras</u> <u>Maunds or</u> <u>pieces</u>	<u>Mirzapur</u> <u>Maunds or</u> <u>pieces</u>
Silk piece-goods, pieces	3,520	21,267
Cotton piece-goods, pieces	15,801	81,082
Raw silk, <u>maunds</u>	533	11,961
Betel nuts, <u>maunds</u>	107	8,127
Copper, <u>maunds</u>	522	1,049
Tin, <u>maunds</u>	89	893

It may look odd that Banaras which had been the principal exporter of silk and cotton piece-goods to Bengal should also have imported a certain number of these goods for its consumption. The plausible explanation for this may be found in the varieties imported. The majority of silk goods imported into Banaras consisted of taffetas. These were the specialities of Bengal for which she had been known to the outside world through the centuries.²

¹ Extracted from the Patna custom house Records, B.B.R.M.P., Range 98, vols. 18, 20 and 22 (1775-1777).

² Bengal silk piece-goods were known to the early English or the Dutch by the term 'taffeta' or 'taffatie', which term was used in Medieval Europe for a fine fabric usually of a silky or glossy quality. In the late 18th century, however, the term seems to have changed its

Banaras, on the other hand, specialised in brocades and other varieties of silken goods. There is but little evidence that it manufactured taffetas.¹ The import of Bengal cottons also consisted of specialities, notably the very fine muslins for which the Dacca region was famous.

The principal source of silk supply to Banaras, or the Deccan and north India was Murshidabad. Of the total imports given in the table only a small quantity was brought from Kasimbazar or Hugli, about ninety per cent having come from Murshidabad. There is some evidence to suggest that the large quantity of silk brought to Mirzapur was meant for onward exportation and not for manufacture. For example, Sadanand Bandopodhyay, a silk broker of about thirty years' experience, when interviewed by the British resident at Commercolly in 1789, submitted that Bengal silk exported to Mirzapur was for re-sale and not for consumption.² In 1781 as a direct consequence of the levy of five per cent ad valorem duties at Banaras in place of the old flat rate per bullock load, the imports of silk from Bengal appear to have begun a steady decline. As noted earlier the Sanyasis who were the principal dealers

connotation and was applied to a special variety of silken goods as distinct from the others. In the customs records, for instance, we find 'taffetas' being made distinct from other silk piece-goods. See B.B.R.M.P., Range 98, vols. 18, 20 and 22.

¹ There is no mention of taffeta being manufactured at Banaras in Yusuf Ali.

² Quoted in N.K.Sinha, vol. I, p.100.

in silk had to leave the Patna-Mirzapur route to avoid payment of the high duties, and adopted the inconvenient and unconventional route through the hills of southern Bihar. Though the duty on silk was later reduced to two and a half per cent in 1782, it appears that the trade in this commodity had not resumed its former position till the time of Barlow's report in 1787. For example, in 1785-6 a total of 4,282 maunds of raw silk was imported into Banaras of which only thirty maunds were for the local manufacturers, the rest being exported to the Deccan and Western Provinces.¹ This figure roughly corresponds to the annual average for the years 1775-7 of 4,165 maunds - thus showing only a marginal increase over a decade.

Of the total of over fifteen hundred maunds of copper imported from Bengal, the bulk or nearly ninety per cent came in 1776-7. Such an increase may be explained as the natural consequence of the restoration of copper coinage at Banaras towards the end of 1775 which had been suspended since the year 1763.²

Cotton piece-goods were imported into Banaras in large quantities mainly from the Western Provinces and the Deccan. For instance, in 1785-6 their total number amounted to over ninety-six thousand pieces of which the share of the Western Provinces

¹ See Appendix 1 and 3 in Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 740 and 790-1 respectively.

² Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 996-7.

stood at over fifty three thousand.¹ The availability of raw cotton in these areas resulting in mass production and their regional specialities may be accounted as possible reasons for this flow.

Among other commodity imports, woollens and shawls were brought from Kashmir,² salt from Bengal and Jainagar;³ tobacco from Awadh; elephants' teeth, rhinoceros horn, spices and drugs of sorts, and gold dust from Nepal; camels and horses from the Western Provinces;⁴ and broad cloth and metals from Europe.

For want of any quantitative data on the volume of imports extending over time, the fairly complete figures for the single year 1785-6 are given below:

Table XI

The total volume of Banaras imports, 1785-6⁵

Whence imported	Valuation in rupees	Per cent of total
Bihar and Bengal	163,255	17
The Western Provinces	100,159	10
The Deccan	634,655	67
The Northern Provinces	55,357	6
Total	953,426	100

¹ ibid., pp. 790-91.

² Extracts Res. Proc., 12 July 1791, B.B.R.M.P., 13 August 1791, Range 89, vol. 13, pp. 255-7.

³ Barlow to G.G. in C, 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 667-8.

⁴ See the representation of the Gosain merchants trading to Nepal

A reference to the Banaras exports to these provinces in the same year, as shown in histogram two, would reveal that whereas in the case of ~~Banar~~^{Bengal} and the Western Provinces the balance of trade was favourable to Banaras, in relation to the Deccan, and Northern Provinces the reverse was the case. What were the reasons for this? How did the surplus of Deccan imports over exports get paid for? Some answer to these questions can be found in the analysis of the import and export patterns. We know that for the manufacture of its commodities Banaras had all the required raw materials excepting silk and cotton. Of these two silk was entirely imported from Bengal and raw cotton mainly from the Deccan. Since the annual output of cotton textiles was much the more voluminous, the import of cotton in large quantities from the Deccan mainly turned the balance against Banaras. So far as the unfavourableness of trade with the Northern Provinces was concerned it was mainly due to the importation of valuable commodities like gold dust or bullion, elephants' teeth, medicinal herbs and horses from those quarters to Banaras. The question of paying for the surplus imports of Deccan and Northern Provinces could fruitfully be solved by deploying the surplus resources obtained from the Western Provinces and Bengal. As evident from histogram two Banaras had an overall balance of Rs. 290,000 in 1785-6 on

enclosed in Duncan to G.G. in C., 12 September 1791, B.R.C., 28 October 1791, Range 52, vol. 36, p.792.

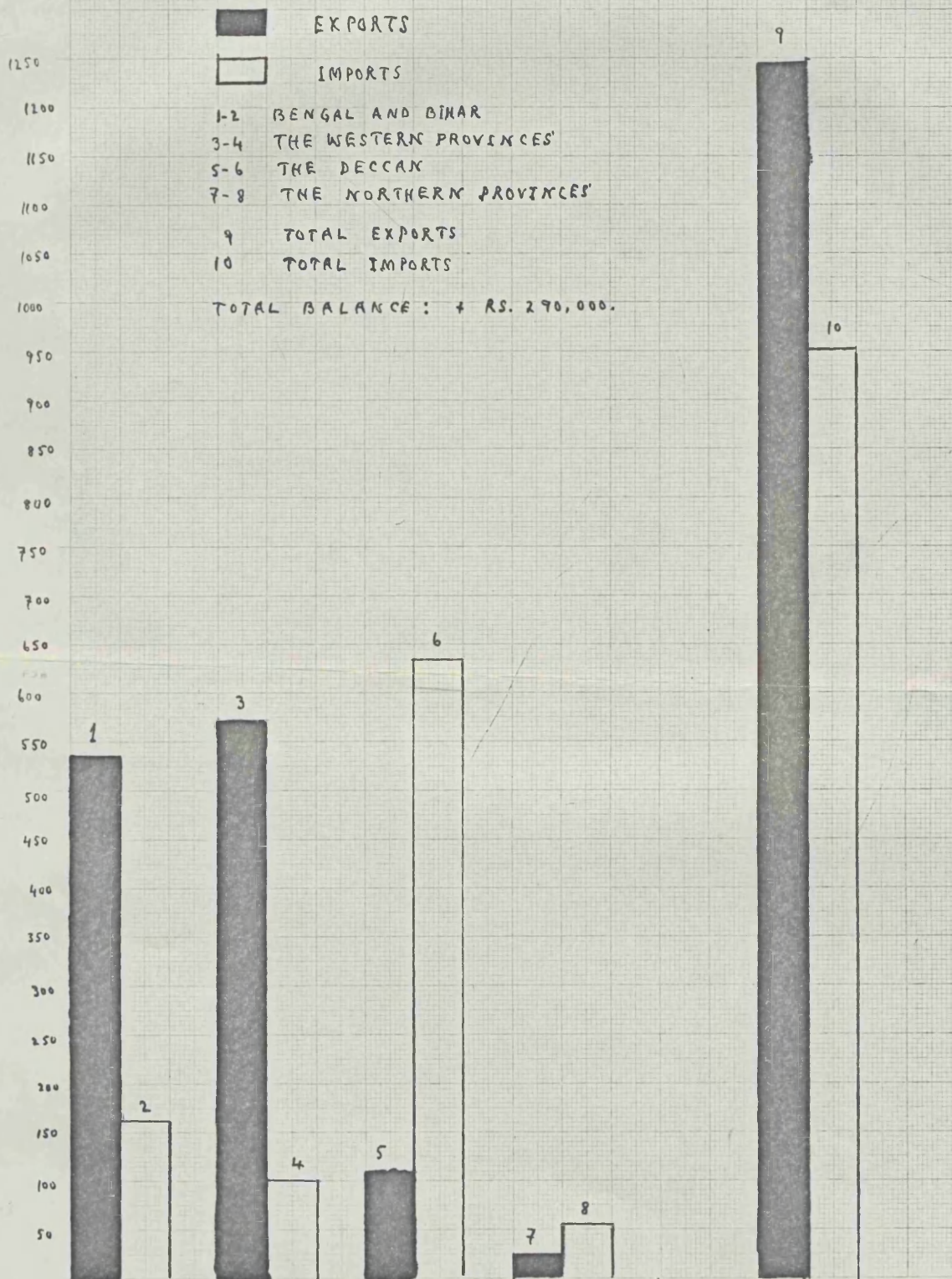
²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.682.

Thousands
of Rupees

HISTOGRAM : 2

257

THE EXPORT AND IMPORT TRADE OF BANARAS, 1785-6



WELL

A4 210 x 297 mm

Source: Barlow to G. G. in C., 24 August 1787, B.P.C., 26 December, 1787, Range 3, Vol. 30, P. 682.

its exports. This surplus and the invisible earnings of a transit trade obtained in the form of duties, insurance commission and transport charges could be used for answering the Company's revenue demands on Banaras.¹

To sum up the pattern of Banaras imports, as far as it can be traced from the records, Banaras received from Bengal raw silk, silk piece-goods of specialized nature, broad cloth, copper, tin and lead; from the Deccan and Western Provinces cotton and cotton piece-goods; from Kashmir woollens and woollen shawls; and from northern regions including Nepal drugs, spices, vermillion, elephants' teeth and horses.

The total volume of Banaras trade in all the three branches discussed above amounted to over seven million rupees in 1785-6, on which duties at the rate of five and two and a half per cent were levied, amounting in all to about three hundred and twenty seven thousand rupees. Of the total trade nearly sixty nine per cent consisted of goods in transit; eighteen per cent were the indigenous exports from Banaras; and the rest were imported for internal consumption. In addition there were four million rupees' worth of non-dutiable items such as diamonds and jewels sold in the city of Banaras, and over three million rupees' worth of indigenous

¹The Company's revenue from Banaras to Calcutta was transmitted through the medium of Banaras bankers' hundis or credit instrument or bills of exchange. These bankers also issued hundis to the merchants to finance their trade and insured their goods at certain charges. These will be studied in the next chapter.

goods produced and consumed within the region.¹ Since the harvest in 1785-6 was good and neither war nor rebellion seem to have seriously affected any of the regions to which Banaras traded, this may serve as an indicator of the pattern of trade of Banaras in the late eighteenth century.

Seen in the context of the total revenue resources of the Banaras region the contribution of trade to the economy was very considerable - about ten per cent of the government revenue being annually realised from duties on trade. It is true that as a consequence of the abolition of duties on internal trade of the region in 1788 and reduction of duties on its exports in 1792, the government revenue temporarily declined, but the increasing traffic and manufactures of the region quite quickly compensated for the lowering of rates. Assuming that the duties collected give a fair indication of the volume of trade, it would become evident that in the 1790s the commercial traffic of the region had been steadily, even rapidly, increasing - the total amount of duties having increased from Rs. 401,700 in 1788-9² to Rs. 437,718 in 1791-2, and to Rs. 470,300 in the year 1792-3.³

¹For the details see Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 830-1.

²Duncan to G.G. in C., 25 November 1790, in Selections from the Duncan Records, vol. I, p. 200.

³Treves to G.G. in C., 21 November 1793, B.R.C., 6 December 1793, Range 53, vol. 9, pp. 76-8.

Chapter VI

BANKING AND CURRENCY

From early times there existed in India a system of indigenous banking which though not organized on the modern pattern had certain essential elements of it.¹ The issuance of hundis, a credit instrument or bill of exchange, which enabled its drawee to transfer money from one place to another was a practice fully developed by the time of the Great Mughals and one which has continued to operate until the present century.²

The extent to which banking had developed must be seen in the context of the use of money in the economy. The collection in cash of much of the land revenue, the largest source of state-income in any predominantly agricultural country like India, and the buying of certain urban manufactures together with the essential salt by the rural people meant that even the villages were partly brought into the orbit of a money-economy. The payment of duties in ready money on all long distance commercial goods coming in or going out, and the purchasing and selling of goods themselves, all involved a great mobility of specie. How was this organized?

¹For the growth of banking in India see L.C.Jain, Indigenous Banking in India, pp. 1-20; C.N.Cooke, The Rise, Progress and Present Condition of Banking in India, pp. 11-19; The Indian Central Banking Enquiry Committee Report, 1931, vol. 1, pp. 10-16.

²Irfan Habib, 'Banking in Mughal India', in T. Raychaudhuri, ed., Contributions to Indian Economic History, 1, pp. 1-20.

Through what cycle of operations did the cash which the peasants required to meet their social and revenue obligation reach them? Who financed the traders in their large scale business operations; and who assisted the local magnates and governments in times of financial need? To find answers to these questions a study of the currency and banking system is required. Our task in this chapter therefore will be to examine the system of currency and banking with special reference to the Banaras bankers; noting their organization, relationship with the government and their role in the economy of the region during the period under review.

The city of Banaras, a great Hindu centre attracting large numbers of pilgrims and visitors from various parts of India, had developed into a regional administrative headquarters and an important centre of trade and commerce during the eighteenth century. The opening of a mint at Banaras in about 1733 testified to the growing financial importance of the city - a circumstance that must itself have added a few more bankers and merchants to the existing number.¹

The main source from which to derive information on the Banaras bankers, their position and influence in society, and the extent

¹For example Shiv Lal Dube, who came from Allahabad and opened a banking house at Banaras sometime in the mid-eighteenth century. See chapter II, p.37, fn.

of their banking operations, is the record of their letters to their representatives and the Governor General at Calcutta and vice versa, contained in the Calendar of Persian Correspondence.¹

A perusal of these letters, besides suggesting brisk activity in indigenous banking, throws light on many other important aspects: the high social status of the bankers, their relationship with the raja of Banaras, the nawab of Awadh and the British, and the methods of their business organization. Though we lack precise data on the size and capital investment of the Banaras bankers, we are better served regarding their number. Fortunately we have the recorded evidence of three eulogistic letters written and signed by the resident bankers of Banaras under three different dates. The first is a paper in the Nagari script delivered to Lord Cornwallis at Banaras in September 1787, signed by sixty-six bankers who expressed their heartfelt satisfaction over the administration of justice in the city under Ali Ibrahim Khan, the chief judge and magistrate of Banaras under the British.² The second is a paper scroll signed by about two hundred and ninety mahajans and merchants of Banaras written in November 1787 as a testimony to Hastings'

¹See Calendar of Persian Correspondence, 1759-1793, in ten volumes.

²Add. MSS. 29202, f. 129. For a similar testimony to the work done by Ali Ibrahim Khan followed by numerous seals and signatures of the residents of Banaras, in original and copies written in 1784, see Add. MSS. 29217, large paper roll 27' x 12¹/₂".

judicious and kind conduct towards the inhabitants of Banaras.¹
 This, along with other similar testimonials signed or sealed by amils, zamindars, pandits, ulema and muftis, was sent to England to be used by Hastings in his defence during the impeachment proceedings against him. The third is again a complimentary letter to Lord Cornwallis presented in early 1792 on his return to Calcutta after achieving a grand victory over Tipu Sultan of Mysore. This is signed by six hundred and fifty-eight persons, 'the inhabitants of and sojourners in the city of Benares' both Hindus and Muslims. Of the total number about two hundred appear to be mahajans and sarrafis, that is resident bankers of Banaras.²

An analysis of their names reveals that the majority of them were Vaishyas, Agarwals and Khattris, traditional mercantile communities of the North Indian Hindu social system. These were followed by the Gosains and Brahmans in second and third position numerically. The absence of Muslims from the list of bankers may be largely explained by the general prohibition in Islam of the practice of charging interest on loans - one of the essentials of banking business. In reference to their original homes many of

¹ See appendix 3 in Moti Chandra, Kāsi Kā Itihās, pp. 442-5 and 321-2.

² P.R.O., 30/11/213, original in large paper folio and translation, ff. 26-37.

the Banarās bankers appear to have come from Gujarat, Rajsthan and the western region of the present state of Uttar Pradesh. This emigration of mercantile communities to Banaras from various regions was effected through a gradual process extending over centuries. For example, the ancestors of Sahu Gopal Das, a leading banker of Banaras in the 1780s, had come from Amroha, a town between Agra and Karnal at some time in the seventeenth century.¹

The main concentration of the kothis or houses of the bankers was in Naw Patti within the city of Banaras. This muhalla was principally occupied by the respectable and important business magnates of Banaras, the Gujaratis, Gosains and Agarwals. Their influence and high social status may be judged from the exemption granted to them, along with the raja of Banaras and members of his family, from furnishing security of appearance when defendants in civil suits. This privilege was allowed them by the British in consideration of the 'long established credit and responsibility of their houses'.² A further proof of their high standing in the social scale is provided by the conferment, by the Mughal emperor, of the title of 'raja' on two of the most influential members of their community, Lala Bachhraj and Lala Kashmiri Mal.³

¹ Nevill, Banares: A Gazetteer, p.119; Moti Chandra, p.339.

² Reg. VIII of 1795, sec. X, in Clarke, vol. 1, p.321.

³ C.P.C., vol. VII, p.iv of the index and no. 1775; ibid., vol. X, p. xix of the index.

Bachhraj was the banker to the nawab of Awadh as well as the raja of Banaras. At various times he liquidated the nawab's arrears to the Company by granting bills in advance of payment by the nawab. For example, in 1784 he engaged to pay, and eventually did pay, a sum of Rs. 10,384,420 due from Nawab Asaf-ud-daula, being the balance of the year 1782-3 and subsidy for the use of the Company's troops for 1783-4.¹ He, along with Kashmiri Mal, was the principal receiver of the nawab's revenues from Raja Chet Singh, and after the transfer of the Banaras Zamindari to the Company became one of the chief remitters of the Company's revenues through the instrument of hundis payable by his correspondents at Calcutta.² He became treasurer to the raja of Banaras in 1784 and received a khilat or robe of honour from the Governor General in 1785 for his services.³ Similarly Lala Kashmiri Mal began his career as banker and financier to the nawab, became the raja's and the Company's treasurer at Banaras in the 1780s; and finally emerged as one of the biggest bankers of Banaras and north India with a number of agents at such towns as Bombay, Surat, Poona, Jainagar, Delhi, Lucknow and Calcutta.⁴ It seems clear that the houses

¹C.P.C., vol. VI, no. 967.

²See answer of Chet Singh's vakil to the queries put to him at Fort William, 5 July 1775, B.S.C., 5 July 1775, Range A, vol. 29, pp. 420-1.

³C.P.C., vol. VII, no. 370 and f.n. 4, p.133.

⁴Kashmiri Mal to G.G. in C., received 31 October 1786, C.P.C., vol. VII, no. 834.

of Kashmiri Mal and Bachhraj acted in close co-ordination and sometimes operated as a joint concern.¹ For instance, in 1788 hundis for six hundred thousand rupees were drawn jointly by them on their representative at Calcutta and were paid into the Company's treasury as part of the nawab's 'tribute' for the month of February 1788.²

Another leading banking house of Banaras was that of Bhaiyaram Gopal Das.³ This house was first established by Kalyan Das and Chintamani Das⁴ who, as stated before, had migrated from Amroha and settled at Banaras in the seventeenth century. Under Raja Chet Singh, Bhaiyaram became one of his principal advisers and acted for some time as his diwan. He, along with Kashmiri Mal and Bachhraj, had acquired such an influence over the raja that the British resident, Graham, considered them as major obstacles in his scheme of obtaining a predominant influence in the Zamindari.⁵ By about 1770, Bhaiyaram had some fifty-two branches of his house in various parts of India. He had two sons, Bhawani Das and Gopal Das. The latter being the elder looked after the business at Banaras. Besides Banaras, the house had its main branches at Calcutta, Murshidabad, Patna, Gaya, Allahabad, Lucknow, Jaipur

¹ A panel of arbitrators, presided over by Nagar Seth Chaturbhuj Das, to settle a dispute over the payment of hundis between Kashmiri Mal and Gopal Das, found convincing evidence of the joint working of the firms of Kashmiri Mal and Bachhraj. C.P.C., vol. VII, no. 1178.

² C.P.C., vol. VIII, Nos. 318 and 485.

³ Gopal Das was the eldest son of Bhaiyaram.

⁴ Brother of Kalyan Das.

⁵ Graham to Anderson, 5 December 1777, Add.MSS. 45422, f.211.

Nagpur, Poona, Surat, Bombay, Masalipattam, Madras, Ahmadabad, Baroda, Agra and Delhi. In the Banaras region itself it had two branch offices at Ghazipur and Mirzapur.¹

The Company had to depend a great deal in their financial transactions on the good offices of Indian bankers, two of whom Kashmiri Mal and Gopal Das figure prominently in our records. The services rendered by the house of Gopal Das were so highly appreciated by the British that when Gopal Das died in February 1787, the Governor General asked the resident at Banaras to pay a condolence visit to his brother Bhawani Das and to assure Manohar Das, the eldest son of the deceased, of continued government patronage. Letters were also written in March 1787 to the nawab and the resident at Lucknow, the Governor of Bombay and the chief of the factory at Surat directing them to favour and patronize the firm as before.²

In 1789-90 when the Company's finances were under severe strain due to the long war in Mysore, the banking house of Gopal Das Manohar Das earned the gratitude of the Governor General by coming to the Company's aid. To facilitate the remittance of money they opened a new branch at Haidarabad in 1790 and paid out at Bombay no less than four and a half million rupees in cash within a period

¹Manohar Das to G.G. in C., received 9 March 1787, C.P.C., vol. VII, No. 1182.

²C.P.C., vol. VII, Nos. 1181 and 1211. Manohar Das and his widowed mother were honoured with robes sent from Calcutta. ibid., No. 1214.

of twelve months.¹ The Governor General took a personal interest in the welfare of the family and directed Bhawani Das to settle internal differences among the sons of Gopal Das so that the unity of the family could be maintained.²

Notable among other banking firms of Banaras were those of Chaturbhuj Das,³ Braj Raman Das Chaman Das, Ballabh Das Dwarka Das, Arjunji Nathji, Kaitji Tralokji.⁴ All held a position of respectability and through their agencies or correspondents transacted a considerable business, especially in hundis.⁵

The banking business of Banaras was pursued within the framework of the Indian social system and so was monopolised by the members of a few mercantile castes, knowledge of and skill in business being handed down from father to son.⁶ The bankers

¹C.P.C., vol. IX, p.xiv and No. 1588.

²G.G.in C. to Bhawani Das, 2 October 1790, C.P.C., vol. IX, no. 626.

³The title nagiri seth (city banker) was applied to Chaturbhuj Das, but it was more in age or esteem that he was held to be the leading banker than of actually being so. The available evidence suggests that in relation to other big banking firms of Banaras, his business had considerably declined in the late eighteenth century.

⁴The last two were Gujarati Brahmans, while the first three appear to have been Agarwals.

⁵See their remittances through hundis to Bombay and Surat, in Duncan to G.G. in C., 26 September 1790, B.R.C., 8 October 1790, Range 52, vol. 19, pp. 681-8.

⁶Cooke, pp. 12-3.

had their organized guilds¹ and worked in co-operation settling their internal matters through arbitration within themselves. On occasions they also appear to have solicited the assistance of the official bureaucracy, from the Governor General to the raja, the resident or other local chiefs.² They had their representatives or gumashtas posted at different branches of their respective houses. These agents were often members of their families, relations or persons of trust and responsibility associated with them through long service and business experience.

There might have been instances of indigenous bankers accepting deposits³ but no conclusive evidence of their regular acceptance of deposits and of their paying interest thereon - an essential element in modern banking - is available for the eighteenth century. The Banaras bankers therefore appear to have carried on business mostly with their own capital. The unstable political situation of the century in which bankers were sometimes the easy victims of

¹ A sort of informally chosen body representing all caste groups of bankers. See Jain, pp. 39-42.

² In the case of the hundis dispute between Gopal Das and Kashmiri Mal of Banaras in 1786-7, the intervention of the Governor General and the resident at Banaras was solicited though it was ultimately settled by arbitration, C.P.C., vol. VII, Nos. 729, 834 and 1178; G.G. in C. to Grant, 4 October 1786, P.R.O., 30/11/10, p.201.

³ Jain has suggested that deposit banking in some form existed in India at the time of Manu. Habib, basing his argument on some scattered references in the Persian and English accounts of the period, has traced 'the rudiments of deposit banking' in Mughal India. See Jain, p.8; Habib, 'Banking in Mughal India', pp. 17-8.

political disorders,¹ and the conservatism of the people which led them to keep their surplus wealth in small treasure chests in their own houses, may be taken as factors detrimental to the growth of deposit banking during the period of our study. The question then arises whence did the bankers draw their capital?

In origin all indigenous bankers appear to have been traders and merchants. The profit arising out of trade and the accumulation of wealth in their respective families, made easier by the Hindu social system, provided them with the necessary funds to start their banking business. Thereafter the profits of money-changing and banking could be ploughed back into the undivided family business.² The bankers' profits, in the main, arose first, from trade in coins and gold and silver bullion, which they sold or passed into circulation at a dearer rate than that at which they bought them; secondly, from the commission on hundis; thirdly, from interest on loans; and lastly, from the insurance of goods and merchandise.³

We lack adequate data to make any reliable quantitative assessment of the capital investments of the Banaras bankers. No

¹For example in 1742 when a Maratha horde entered Murshidabad, they invaded the house of Jagat Seth and carried away nearly thirty million rupees. See Siyar-ul-mutakharin, vol. 2, pp. 457-8.

²D.R.Gadgil, Origins of the Modern Indian Business Class: An Interim Report, pp. 34-5.

³R.Jenkins, Report on the Territories of the Raja of Nagpur, 1827, p.44.

banker would then have wished to give a true account of his assets for fear of exciting the jealousy of others, the demands of the state, or the attacks of night robbers or armed dacoits. He would also, at the same time, not wish to admit that his capital was small for he had to establish his credit in the money-market.¹ All that can be safely observed is that the actual transactions of these men varied greatly in magnitude. In the case of big bankers, like Kashmiri Mal, Bachhraj and Gopal Das, their transactions might run into millions of rupees but there were many of inferior rank who dealt in smaller sums and served purely local markets. Furthermore, the amount of capital involved differed according to the nature of their functions and business networks. It would, therefore, be desirable to examine the various functions of the sarrafs and their role in the economy.

The primary function of the sarrafs appears to have been coin-testing and money-changing. The need for men specially skilled in the determination of the intrinsic value of the coins in circulation sprang from the variety of mints producing coins, differing from one another in both weight and fineness and from the treatment of all coins not as tokens whose purchasing power was fixed and guaranteed by the state, but as bullion, to be weighed

¹Jain, pp. 1-2.

and assayed.¹

Under the Great Mughals the privilege of coining, in so far as gold and silver were concerned, was strictly guarded,² but minting was free, that is any one could take his bullion to the mint and get it converted into specie at a small charge. In practice, however, this was largely performed by the sarrafs.³ Though there were a number of mints in the provinces to facilitate issuance of coins and bring them within the reach of the public yet the control of the imperial authority over them appears to have been nearly perfect so that the weight and fineness were pretty uniform, and there was little scope either for the mint officials to debase the coins or for the sarrafs to charge an arbitrary batta or discount. Since there was a standard Mughal rupee used throughout the empire, except at Surat, where a local silver coin called mahrudi was also current, the sarrafs in northern India would mainly have been responsible for noting and allowing for the batta on coins not of the current year.⁴ And

¹Barlow to G.G. in C., 24 August 1787, B.E.O., 26 December 1787, Range 3, vol. 30, pp. 962-3; Habib, 'Banking in Mughal India', pp. 3-7.

²C.J.Brown, 'Some Remarks on the Mughal Currency', The Journal of the U.P.Historical Society, vol. 1, p.152; Q. Ahmad, 'An Historical Account of the Banaras Mint in the later Mughal Period', The Journal of the Numismatic Society of India, vol. 23, p.198.

³Habib, 'The Currency System of the Mughal Empire', Medieval India Quarterly, vol. IV, p.1.

⁴Habib, 'Banking in Mughal India', p.5.

although they dealt mostly in the imperial currency,¹ still their work could not have been light for Mughal coins were tri-metallic, that is of gold, silver and copper and need often arose of changing one into another.

The silver coin called rupya, or in its Anglicised form the rupee, first introduced by Sher Shah and adopted by the Mughals, was the basic unit for all cash transactions, both commercial and administrative.² By the custom of the country all newly coined rupees were called siccas and passed at their full original value for one year, after which they were subject to a batta or discount varying from 2 to $3\frac{1}{2}$ per cent, in the Banaras region,³ according to their dates and passed under the denomination of sanwats.⁴ The sanwat rupees were, however, the

¹It should be pointed out that the sarrafs had also to deal with the many non-Mughal coins which found their way into northern India, such as rials, mahmudis, pagodas etc.

²W.W.Hunter, Annals of Rural Bengal, p.299; Habib, 'The Currency System of the Mughal Empire', p.2.

³See Hastings' minute and observation relative to the Banaras mint, 12 June 1775, B.S.C., 12 June 1775, Range A, vol. 29, p.105.

⁴The sanwat rupees, sometimes called chalani (current) or peth, were also known as gauhar shahis under Shah Alam's reign. Gauhar Shah was the name of Shah Alam prior to his accession. By gauhar shahi rupees, therefore, were meant those struck in Shah Alam's reign with the exception of the current year's issues called siccas; the latter became sanwats immediately after the coining of new siccas. In Bengal the system in the early 1770s was a little different. There all the rupees in the second year of their coinage passed at a discount of three per cent against those of the first year yet both were termed siccas. From the third year, and ever after, they were treated as sanwats and passed at a discount

coins naturally most often used in day-to-day transactions, and even the government revenue was collected and paid into the treasury in sanwat.¹

In eighteenth century upper India while the basic currency unit of the Mughals, i.e. rupya, remained unaltered, a great change had taken place in its purity and weight. This was the result of the adoption of a new system, that of farming out the mints introduced by Ratan Chand, diwan to Farrukhsiyar in about 1715. This practice, coupled with the decline of imperial authority led to the custom of debasing and changing the value of the coins, in some of the mints almost ~~every~~ year.²

The working, or malfunctioning, of this latter day system can be nicely studied at Banaras. A mint was first established there in 1733. It was under the control of the Mughal emperor but according to the custom of the day was usually farmed. From 1748 to 1750 it was entrusted to the charge of Raja Balwant Singh who, in turn, farmed the mint out to one of his associates, named Nandram. The latter in order to increase his profit debased

of five per cent. See Fowke to G.G. & C., 16 November 1775, MSS. Eur. G.3., p.9; J. Steuart, The Principles of Money Applied to the Present State of the Coin in Bengal, p.16.

¹Habib, 'The Currency System of the Mughal Empire', pp. 4-6.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 958-9.

the coins. The mint was consequently taken out of the raja's hands and given to the giladar or governor of the fort of Chunar in 1751. From the commencement of the reign of Alamgir II in 1754, the mint fell into the hands of the nawab of Awadh and remained under him until the transfer of the Banaras Zamindari to the Company in 1775. The Company for their part entrusted the management and administration of the mint to Raja Chet Singh on the condition of issuing coins of standard weight and fineness.¹ Upon the expulsion of Chet Singh in 1781, the mint was taken out of the new raja's control and put under the direct supervision of the resident.²

From a perusal of Barlow's detailed report on the working of the Banaras mint, submitted to the Governor General in Council in August 1787, two features generally emerge. The first is that the mint regularly was farmed, or even given in jagir. The jagirdar in turn could also farm it out to the highest bidder. Short term contracts, often for only a year, appear to have been mostly in vogue, although there was no bar to the same person obtaining the farm more than once. Sometimes even discredited farmers, against whom charges of debasing the coins had been proved, also secured

¹See chapter II, supra, p. 26.

²Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 945-55.

the farm. The second feature, a corollary of the first, is that there was frequent debasement of the coins by the mint farmers to increase their profit margins by the admixture of more alloy, or by striking coins of lesser weight than specified.¹ For example in 1759 Deeda Mal, the mint farmer debased the rupee to 100 chawals (grains of rice) assay and ⁴/₅ half a ratti in weight. In short during the first four decades of the working of the mint, the weight and fineness of the Banaras rupee hardly corresponded to the specified standard.²

¹ ibid.

² The weight of the Banaras rupee was fixed by the Mughal at 9 mashas and 7 rattis and the assay at 22 chawals weight of alloy. Between 1733 and 1775 the rupee was debased to 32 chawals and in the 1760s the assay varied from 22 to 40 chawals; i.e. each rupee contained from 22 to 40 chawals of alloy. The weight of the rupee which was reduced in 1759 was however restored in the next year but again in 1766 it was brought down to 9 mashas, 6 rattis and 6 chawals, at which it stood for the rest of the period. It is difficult to determine absolutely the precise weight of the masha in terms of the English ponderary system. The masha was founded on the ratti, the ratti on chawals or grains of rice (8 rattis made a masha and one ratti consisted of 8 chawals). No two rattis or rice grains were, at any time or in any place, exactly alike in weight. (S.H. Hodivala, Historical Studies in Mughal Numismatics, p. 233) However the evidence of certain Banaras rupees preserved in the British Museum suggests that the weight of the rupees coined between 1737 and 1775 stood at 176 or 175 grains Troy, and from 1776 to 1819, at which latter date the coinage of the Banaras rupee was discontinued, it invariably stood at 175 grains Troy, i.e. 168.875 grains Troy of pure silver and 6.125 grains Troy of alloy. See S. Lane-Poole, The Coins of the Moghul Emperors of Hindustan in the British Museum, pp. 211-44; E. Thurston, 'Note on the History of the East India Company Coinage from 1753-1835', J.A.S.B., LXII, pp. 52-84.

Since the establishment of their political authority in Bengal the Company's government had been made increasingly aware of the problems created by the multiplicity of coins current in the province. They accordingly made great efforts to stabilize and bring a certain amount of uniformity into the currency system of the time. To do this they devised for Bengal an imaginary currency called 'the current rupee', in which could be expressed the value of all other coins, siccas or sanwats.¹ In Banaras the existence of a similar situation of a multiplicity of coins of varying degrees of fineness reported by Fowke,² brought to the notice of government the need for reform. The first step in the direction was taken in early 1776 when the raja agreed to coin

¹ See N.K. Sinha, The Economic History of Bengal, vol. 1, pp. 119-30; Hunter, pp. 310-22; Mohsin, pp. 190-201.

² Fowke, upon an enquiry into the Banaras mint records, found in 1775 four varieties of rupees coined at Banaras. Of these, three, the machhlidar, phooldar and cowlidar were the newly coined siccas of the 15th regnal year of Shah Alam and the fourth, trishulis were sanwats of earlier dates. Of all the varieties, the machhlidars were found to be the best for they corresponded to their specified weight and fineness; and these were the rupees in which the Bengal Council finally settled that their revenues were to be paid by the raja. Fowke to G.G. & C., 16 November 1775, MSS.Eur.G.3, pp. 5-6; Bengal Council to Fowke, 13 December 1775, B.S.C., 13 December 1775, Range A, vol. 32, pp. 328-9.

The appellation machhlidar was applied to the newly coined siccas, from the head of a fish (the fish was the standard of the nawabs of Awadh) being stamped on the coin. Similarly phooldar and cowlidar were so known from having a lotus and a branch of a flowering plant respectively stamped on the coins. Trishulis were the coins first struck in the 4th, 5th and 6th regnal years of Alamgir II and re-issued in the corresponding years of Shah Alam. They had the mark of trishul, i.e. trident of the Hindu god Mahdev. These marks were added by the mint officers to distinguish their issues from the others. See Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 957 and 979-80.

rupees of the standard weight of 9 mashas, 6 rattis and 6 chawals including an alloy of 2 rattis and 2 chawals; any deviation from which could result either in his forfeiture of the control of the mint or the imposition of a heavy fine. To avoid the confusion caused by the annual alteration of the value of the rupees, it was agreed at the same time that in all future coinage the die used should be that of the 17th san or regnal year of Shah Alam (corresponding to 1189 A.H. or 1775 A.D.) and that all rupees coined from that date should be denominated siccas and should pass current without any batta or discount.¹ Two years later a similar provision was made in Bengal by which the siccas of the 19th san were made the standard and an unvarying date was used upon all the subsequent issues.²

The main object of these regulations was to fix the value of the rupee, irrespective of its bullion content. It was believed that in the course of time all the old rupees would be brought to the mint and re-coined into siccas so that a uniform, state guaranteed coinage would emerge. But all these measures, though highly expedient, proved in themselves inadequate to reform the abuses which had introduced themselves into the coinage of the country during the unsettled conditions of the mid-eighteenth century. Two factors appear

¹Fowke to G.G. & C., 18 February 1776, B.S.C., 26 February 1776, Range A, vol. 34, n.p. Barlow to G.G. in C., 24 August 1787, B.P.C., 25 December 1787, Range 3, vol. 30, pp.954-5.

²N.K.Sinha, vol. 1, pp. 122-3.

to have been responsible for the failure of the plan. Firstly the insertion by the mint officers of the actual Hijri date in small figures completely defeated the purpose for which an unvarying regnal year was put on all coins.¹ This in effect made the rupees of previous years, except the current ones, sanwats and provided the bankers - who had the job of money-changing - with an opportunity of charging discounts as before. Accordingly in 1783 Kashmiri Mal and some other bankers of Banaras exacted from the amils, or revenue farmers, a batta of $2\frac{1}{2}$ per cent on all rupees coined between the years 1775 and 1783, the amils in turn charged $3\frac{1}{2}$ per cent from the rai-yats, and thus the old system of altering the value of the rupees annually, which the government had abolished in 1776, became general throughout the region once again.²

The second factor was the prevalence of certain types of rupee coined before the said regulation and even during the time of Alamgir II in which by custom the revenues were still collected in some parts of the region. For example in Gazi-pur district the cultivators and zamindars paid the government revenue in the old trishuli rupees of the 4th, 5th and 6th regnal year of Alamgir II. These rupees though sanwats of a very old date, being in constant demand for the circulation of the district, were sold for more

¹ Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 977-8.

² ibid., pp. 978-9.

than their intrinsic value in the mid 1780s.¹ As might be expected the persons who gained most from this were the bankers. They had their agents who bought up these sanwat rupees in different parts of the country and sent them where they were current. Barlow summarised the situation in 1787 as follows:

'The Ryot being obliged to pay his rents in the particular species of Rupees current in his Pergunnah, the Banker is enabled to rate it at what value he pleases. If the farmer has engaged to pay his Revenue to Government in Siccas the Banker charges him nearly the actual difference between Sunaats and Siccas, if in Sunaats the Banker takes the same Batta from the Collector for Bills on Calcutta in Siccas. In both cases the Rupees are sent back again to the Pergunnah from whence they came where the Banker's agent again disposes of them at an enhanced price to the Ryots.'²

Thus in a situation like this when one kind of rupee formed the medium of revenue collection from the peasants and another that of revenue payment into the government treasury, the amil's banker who had the exchanging of them could always contrive to take a considerable gain for himself.

The amil could only collect the revenue at harvest times while he had to pay the government every month. This he did through the medium of banker's dakhilas or credit notes. The system made him always a debtor to the banker who, taking advantage of his situation could always exact his own terms.³ The amil 'being generally

¹ ibid., pp. 954-5.

² ibid., pp. 965-6.

³ Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 90-1.

in his debt for kists advanced to Government, & Ryots for money to pay the aumil, the whole circulation of the country', as Barlow put it, thus came under the control of the bankers.¹ There is no doubt that the bankers enjoyed considerable profits from their position as money-changers and financiers. Barlow commented on their lucrative business:

'Such is the excess to which the Shroffs have carried this trading in coin, that if a Rupee is bought from a Banker and sent to him for sale immediately after, he will not receive it back without demanding a profit between the sale and purchase. Accordingly in the Nirksamahs or price Currents of the Markets, there are two prices for Rupees inserted, the price of purchase (what the Banker will give) and the price of sale, the rate at which he will sell.'²

So long, therefore, as the sarrafs were enabled to make such profits on the buying and selling of old, and often debased, sanwat rupees, it could hardly be expected that they would carry them to the mint where the quantity of alloy in the coin, and the duties on the recoinage would subject them to a heavy loss.

To remove the prevalent abuses in the currency system and to reduce the undue influence acquired by the bankers over the circulation of money in the country, Barlow accordingly submitted to government in August 1787 the following propositions:³

¹Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, p.966.

²ibid., pp. 966-7.

³ibid., pp. 976-1022.

1. 'That the Rupees coined throughout Bengal, Behar and the District of Benares, be of the same weight, standard size & impression supposing the Rupee of the 19th sun or year now coined at Calcutta.'

A similar recommendation was made in regard to the coinage of gold muhrs and copper paisas; and it was suggested that the proportionate value of each in relation to the sicca rupee should be fixed by government.

2. 'That the engagements of the aumils and Farmers of the Revenue shall in future be made in the established Sicca Rupees.'
3. 'That all rents paid by the Ryots to the aumils and Renters should be in the established Sicca Rupees.'
4. 'That all purchases, sales and mercantile transactions whatever, all advances for the investment, all bonds & engagements for the payment of money, should be made in the established sicca coin.'
5. 'That for old Rupees brought to the mint if found upon melting down to be of the proper standard an equal weight of the new coin shall be returned to the proprietor without any fee, charge or expense whatever.'
6. 'That persons bringing old coin to the mint shall have it assayed in their presence and upon the quantity of new coin which they are entitled to being ascertained, shall have the option of receiving an order for the amount (at a short date) upon the Treasury or waiting ~~till~~ it can be delivered from the mint.'

These recommendations were favourably received at Fort William and Duncan was consequently asked whether they could be implemented without incurring the opposition of the sarrafs and causing inconvenience to the public. In June 1789 Duncan accordingly issued twelve queries, comprising the above propositions and adding a few of his own to a cross section of the community, the mint officials, the sarrafs

and the judge-magistrate of Banaras for their opinion and the likely reactions of people in general to the intended measures.¹ From their replies it is evident that while the mint officials were in general accord with the proposals,² the greatest objection was raised by the bankers who, fearing the loss of at least five per cent on the recoinage of 17 san Banaras rupees into 19 year Bengal siccas, and also the risk that they might not get sufficient new coins in time to answer the drafts brought upon them by pilgrims and merchants from other parts of India, were unwilling to accept the proposed scheme.³ Ali Ibrahim Khan, the judge-magistrate of Banaras, considered the scheme inadequate and opposed it on two grounds: First, the scheme being an innovation in the established custom had a tendency to provoke general opposition and secondly, he believed that the advantages arising from its implementation would be meagre to the Company as compared to the loss which would accrue to the people in general and sarrafs and money dealers in particular.

Both these arguments of Ali Ibrahim Khan if critically analysed would appear unsound. To say that any change in the currency system

¹ See copy of queries originally issued by Duncan on 30th June 1789, enclosed in Duncan to G.G. in C., 23 March 1795, B.R.C., 4 September 1795, Range 53, vol. 34, pp. 112-25.

² Answers of the Mint and Assay Masters to the queries..., ibid., pp. 112-25.

³ Observations of the Banaras bankers relative to the proposed new coinage enclosed in Ali Ibrahim Khan to Duncan, 22 July 1789, B.R.C., 4 September 1795, Range 53, vol. 34, pp. 129-32.

would arouse a general reaction, and instead of bringing good would cause loss to the public, appears unconvincing. It is true that initially reform might have created some problem for the people, as all changeovers from one established system to another are bound to do, but if considered in their long term results, they would have been a welcome measure. The only section of the community which was bound to lose from a uniformity in the currency was that of the sarrafs, who would have been deprived of the opportunity of charging discount on the changing of coins. Indeed, from a perusal of his suggestions, contained in the latter part of his letter to Duncan, relating to certain modifications in some of the proposed articles of the scheme, it would appear that Ali Ibrahim Khan himself was not totally opposed to the idea.¹ Thus he suggested that for a period 17 san siccas might be used in meeting bankers' drafts so as to allow people to become aware of the new system. He also proposed that the differential rates in the buying and selling of copper coins might be retained so as to give subsistence to a class of people known as khurdias (dealers in small coins) whose livelihood depended upon such transactions. Finally he suggested that the old coins should not be declared illegal tender but should be allowed to pass at a discount.²

¹ Ali Ibrahim Khan to Duncan, 22 July 1789; B.R.C., 4 September 1795, Range 53, vol. 34, pp. 125-9.

² ibid.

The united opposition of the sarrafs and the advice tendered by Ali Ibrahim Khan appear to have carried weight and the proposed scheme introducing the Bengal system into the coinage of Banaras was deferred. About six years later when it came up again in 1795 for the government's consideration it was again not implemented for the same reasons as in 1789. In his report of March 1795 Duncan wrote to government that before taking any final decision they should consider 'the powerful influence of the Shroffs in Benares, their extensive connections in money dealings throughout India, and the confined notions and irritable Habits of many of the settled and sojourning Inhabitants of the city and District', which would 'require the maturest deliberation'.¹

By 1795 the currency of Banaras had acquired a certain measure of uniformity in so far as the coinage of sicca rupees was concerned; the old gauhar shahi and trishuli rupees were undergoing a progressive diminution in number from being no longer coined;² the marking of the correct Hijri date on the sicca rupees, which in effect made them sanwats and thus opened an avenue for charging batta by the sarrafs, had been prohibited both in Banaras and Bengal since 1792;³ and the mint had been kept under the proper control and supervision of the resident. These measures of government

¹Duncan to G.G. in C., 23 March 1795, B.R.C., 4 September 1795, Range 53, vol. 34, p.108.

²ibid., pp. 110-1.

³J.C.Sinha, Economic Annals of Bengal, p.125.

undoubtedly reduced to some degree the profits of the sarrafs as money testers and changers. However there was still left to them the much more extensive and profitable business of issuing and discounting hundis, which was their second important function.

In eighteenth century India the use of hundis or bankers' drafts and bills of exchange was widespread. They were employed both for public and private purposes and were considered the most convenient and the safest means of transacting business where the money and distance involved were considerable. The system obviated the need to carry large amount of specie over long distances, which in view of contemporary transport and political conditions would have been both costly and risky.¹

A modern writer has defined the hundi as 'a written order - usually unconditional - made by one person on another for the payment, on demand or after a specified time, of a certain sum of money to a person named therein'.² This definition can equally be applied to the hundis of the eighteenth century.

The hundis current in eighteenth century India were mainly of two kinds: darshani, i.e. bills payable on demand or sight and muddati, also called miyadi, i.e. bills payable after a stipulated period of time mentioned in the hundi and reckoned from the date of drawing. The evidence from eighteenth century English records

¹Gadgil, p.33; Cooke, p.83.

²Jain, p.71.

suggests that the Banaras bankers made dealings in both these types.¹ There were three parties involved in the drawing and discounting of a hundi, a drawer, a drawee and a payee. In its essentials a hundi thus resembled an English bill of exchange but with a difference in the mode of writing. Whereas a bill was a briefly worded document written in a perfectly business-like style, the hundi was written 'in the form of a letter with salutations and words invoking divine blessings' upon the drawee.² To avoid the risk of forgery or any other malpractices, a sarraf at the time of drawing a hundi on his agent or correspondent in another town would also send an advice called nakal (copy) giving the name of the drawer, the amount payable, the name of the payee and the period of payment. Unless this was received and it tallied in all its essentials with the original, the drawee would not make the payment but keep the hundi in suspense until fresh advice should have been received from the place of its issuance.³

There was no fixed rule defining the amount of money that could be drawn by hundis. The amount varied according to the needs of the parties concerned and the availability of funds that a banker's

¹For darshani hundis see Fowke to G.C. & C., 15 April 1776, MSS.Eur.G.3, p.25, and for miyadis, ibid., 25 January 1776, B.S.C., 7 February 1776, Range A, vol. 34, n.p.; Duncan to G.G. in C., 17 October 1787, B.P.C., 25 October 1787, Range 3, vol. 29, p.350.

²Jain, p.73. For illustration see H. Sinha, Early European Banking in India, pp. 32-4; and Jain, pp. 74-7.

³Jain, pp. 78-80. See also Fowke to G.G. & C., 15 April 1776, B.S.C., 10 June 1776, Range A, vol. 36, n.p.

correspondent was expected to furnish at a time. Sometimes a sum would be remitted by a number of bills and sometimes by only one. For example in February 1776 Raja Chet Singh's monthly revenue payment to the Company, amounting to Calcutta sicca Rs 180,571, was remitted by a single hundi drawn by Kashmiri Mal on Kashinath, his son and correspondent at Calcutta;¹ two months later a nearly similar sum was sent by eleven bankers in twelve bills.²

Some idea of the commission charged by the sarrafs on dakhilas and hundis can be obtained from the scattered references in the English records of the period. The Company made use of the bankers in collecting the revenues from the mufassal. With the development of revenue farming in the eighteenth century in most of northern India, the bankers generally performed the job of sureties to the amils and paid the government revenue on their behalf in bills or dakhilas or notes as each kist fell due. For this they charged a commission called bharai, usually of from one to two and a half per cent depending on the distance of the district from whence the revenue was payable and the comparative value of the different species of coins in which the revenue was paid.³

¹Fowke to G.G. & C., 3 February 1776, B.S.C., 12 February 1776, Range A, vol. 34, n.p.

²Fowke to G.G. & C., 15 April 1776, B.S.C., 10 June 1776, Range A, vol. 36, n.p.

³J. Grant to G.G. in C., 19 August 1787, B.R.C., 29 August 1787, Range 51, vol. 9, pp. 616-7.

Once the revenue from the mufassal had been collected, the Banaras bankers' hundis were then used to remit the payments of the raja to his overlord. Till 1775, while it was the nawab to whom such payments were made the technical problem was fairly easy. The Banaras rupees were current throughout the province of Awadh and the raja was allowed to pay in sanwat rupees. It was therefore possible to make the payments in cash or by bill of exchange, and the two bankers to the nawab, Kashmiri Mal and Bachhraj, usually despatched the money to Lucknow in coin, their expenses being paid by the nawab. After 1775, however, the whole arrangement had to be changed. The raja was required to pay the Company's revenue in Banaras machhlidar rupees, the name given to newly coined siccas. Since these rupees were not current in Bengal and would pass there only at a discount depending on their intrinsic value, the raja was asked to use bills of exchange, the exchange rate between Banaras and Calcutta sicca rupees being fixed by the Company, as was the bankers' mundiyana or discount.¹ A kistbandi of the total annual revenue payable in equal monthly instalments

¹The raja's annual revenue was set at 2,340,249 Banaras machhlidar rupees, which were treated as equivalent to 2,266,180 Calcutta sicca rupees, from which deducting 44, 435 Calcutta rupees to cover the bankers' discount, the total revenue to be paid by bills at Calcutta was eventually fixed at 2,221,745 Calcutta sicca rupees. This sum the raja was to remit in equal monthly instalments. Calculated on the above basis the exchange rate, including the bankers' discount, between Banaras and Calcutta would thus come to 105.3 Banaras rupees to 100 Calcutta rupees. See sanad granted to Chet Singh, 15 April 1775, in Aitchison, vol. 1, No. XXVII, and also Appendix II in Davies, pp. 259-60.

was formed, and accordingly bills to the amount of 185,145 Calcutta sicca rupees drawn by the sarrafs in favour of the Company were sent every month. These were usance bills, or miyadi bundis, payable at 51 days after the date of their drawing.¹

In the final agreement of 1776, regarding the remittance of the Company's revenue by bills to Calcutta, no provision was made for any future variation in either the rate of exchange or the premium on bills. Consequently when the value of Banaras rupees fell in relation to that of Calcutta rupees, a loss fell upon the raja. This happened in 1777 when the Banaras bankers raised the premium upon their bills to nearly double the allowance made him for this purpose.² The bankers argued that due to the scarcity of silver in Banaras,³ and also to the abolition of the Murshidabad mint⁴ where they used to get their bullion converted into specie, and also to the prohibition imposed on the coining and receipt of gold muhrs in Bengal, they could not fulfil their obligation to grant bills of exchange to the raja at the original rate.⁵ Of the eight leading bankers and

¹Fowke to G.G. & C., 3 February 1776, MSS. Eur.G.3., p.18; ibid., 30 March 1776, ibid., pp. 23-5; Bengal Council to Court, 20 March 1776, H. Misc.S., vol. 123, pp. 456-7.

²The raja was allowed an allowance of two per cent to cover the charges of bankers' premiums on bills to Calcutta. See Fowke to G.G.& C., 30 March 1776, MSS.Eur.G.3., p.24.

³On the scarcity of silver in Banaras see Graham to Anderson, 17 January 1777, Add.MSS. 45422, ff. 137-8.

⁴The Murshidabad mint was abolished in April 1777, see N.K.Sinha, 1, p.122.

⁵The representation of the Banaras bankers to Chet Singh, enclosed in

their representatives examined by the resident at Banaras in November 1777, all unanimously expressed their inability to grant bills at the former exchange rate of $5\frac{1}{4}$ per cent, and when asked to suggest a remedy all but one recommended the renewal, either at Calcutta or Murshidabad, of the gold coinage of the former weight and fineness, the gold muhr to be rated at sixteen sicca rupees. This they believed would lower the premium by raising the value of gold which had fallen much below its intrinsic value by being no longer legal tender in Bengal.¹

The question arose whether there was sufficient evidence to accept the sarrafs' plea that they had been sending a large quantity of gold bullion to Murshidabad to answer part of their drafts and that the prohibition imposed on the coining and acceptance of gold muhrs in Bengal had put them into great difficulties. The Bengal Council, basing its argument on the fact that the total number of gold muhrs minted at Murshidabad during the two and a half years preceding the abolition of the Murshidabad mint in April 1777 was only 30,676, took the sarrafs' claim that they had been sending gold in large quantity to Murshidabad, as highly exaggerated.² Thomas Graham, on the other hand, examining the Banaras

Graham to G.G. & C., 17 September 1777, B.S.C., 29 September 1777, Range A, vol. 43, p.733; Graham to G.G. & C., 17 October 1777, MSS. Eur. G.3., pp. 52-4.

¹Graham to G.G. & C., 22 November 1777, MSS. Eur. G.3., pp. 56-66.

²Resolution of the Board, 27 October 1777, B.S.C., 27 October 1777, Range A, vol. 43, pp. 843-5.

mint records, submitted that in the twenty one month period from February 1776 to October 1777, the total number of muhrs exported by twenty one bankers of Banaras to Murshidabad amounted to 155,033, of which about ninety seven per cent were from ten bankers. An analysis of the figures involved would show that about eighty six per cent of the latter total were sent in the period preceding the abolition of the mint and the other fourteen per cent in the subsequent months from May to October 1777.¹

What was the reason for this wide discrepancy between the figures arrived at by the Council and those furnished by the resident? The late mint master of Murshidabad when questioned by the Board, a month before the receipt of Graham's figures, as to whether he was certain of the accuracy of the official figure of 30,876 muhrs, and if so how he would account for the allegation of the sarrafs, which appeared 'so inconsistent with the real state of the coinage', reiterated the accuracy of the official figures. When asked whether he had any knowledge or suspicion of any private mint operating in Murshidabad, he replied that he suspected the existence of a few, not in but around Murshidabad. He also submitted that about twenty months ago he had detected one such private mint and had consequently complained to the government, but no conclusive evidence being found the persons alleged could not be prosecuted.²

¹Graham to G.G. & C., 22 November 1777, MSS. Eur. G.3, pp. 58 and 67.

²See B.S.C., 30 October 1777, Range A, vol. 43, pp. 853-7.

The assay master of the Calcutta mint being asked by the Board in October 1777, whether the stoppage of the gold coinage had any real adverse effect on the business of the sarrafs, replied in the affirmative. He admitted that gold had been undervalued in Bengal due to its no longer being the legal tender of the province, and so was either lying with the bankers in expectation of a better market, or exported to Bombay where its full price could be realised.¹

Ten years later, in 1787, G.H.Barlow reported upon the basis of a further enquiry that between 1775 and 1777 'the major part of Government remittances from Benares and Lucknow' had indeed been made in the form of gold muhrs.² It is also clear that, though this was so, the Calcutta government had neither granted the restoration of a gold currency in Bengal for which the sarrafs had pleaded, nor reduced the premium charged for exchanging Banaras for Calcutta rupees.³ There is no direct evidence showing how Chet Singh procured bills with which to pay the Company's revenue for that year, though we know that there was some delay in obtaining bills in June, October and November.⁴ We do not know whether in

¹ ibid., pp. 864-7.

² Barlow to G.G. in C., 24 August 1787, B.P.C., 26 December 1787, Range 3, vol. 30, pp. 1017-8.

³ Board to Graham, 15 December 1777, B.S.C., 15 December 1777, Range A, vol. 44, p.133.

⁴ Graham to G.G. & C., 23 June, 21 October and 17 November 1777, MSS.Eur. G.3, pp. 46 and 55-6.

fact he paid the increased premium and suffered a loss or persuaded the sarrafs to issue bills at the former rate. But from Graham's letter of 22 November it is certain that the sum involved was considerable, for he reported to the Bengal Council that there was likely to be a loss of upwards of eighty thousand rupees to the raja if he had to procure hundis at the enhanced rate of eleven per cent; and Graham accordingly urged the Council to make some remission of the revenue payments due.¹ But the Council, reminding the raja of the spirit of his engagement with the Company, did not grant any relief and resolved to 'exact the stipulated tribute from him whether he be a gainer or loser by the remittance of it'.²

In the remaining years of Chet Singh's rule the Company's annual revenues of twenty-two lakhs of rupees from Banaras continued to be remitted through the sarrafs' hundis. In addition to this a sum of fifteen lakhs of rupees, paid by Raja Chet Singh as war subsidies in the years 1778-80, was also largely provided in this mode with the difference that while in the case of revenues bills had to be procured by the raja, in matters of war subsidies this was left to the resident.³ After the expulsion of Chet Singh

¹ Graham to G.G. & C., 22 November 1777, MSS.Eur.G.3, p.57.

² Board to Graham, 15 December 1777, B.S.C., 15 December 1777, Range A, vol. 44, pp. 134-5.

³ Bengal Council to the Resident relative to the remittance of subsidies, 17 August 1778, B.S.C., 17 August 1778, Range A, vol. 49, pp. 13-4; Graham to G.G. & C., 29 August 1778, MSS.Eur.G.3, p.78.

the Company entered into a new agreement with Raja Mahip Narayan Singh by which the revenue demand on the raja was increased to forty laks of Banaras rupees. This sum the raja was to pay in Banaras siccas to the resident, who was entrusted with the job of finding bills and sending them to Calcutta or elsewhere if need be, as directed by the Council.¹ So far as the raja was concerned the agreement relieved him of the responsibility of negotiating with the sarrafs for the timely supply of hundis. But this was a concession of very minor significance in view of the near doubling of the revenue demand upon him.

For the bankers of course the change made a great enlargement in their official business. In the collection of land revenue from the rufassal the bankers' control over the amils and consequently upon the raja continued, moreover, unabated. In reviewing their situation in September 1788, Duncan reported:

'From the system hitherto established in this country, the Shroffs or Bankers can in fact, in a great measure, command the Raja and Government itself, with respect to the realization of the Revenue; the custom being for each kist to be realized not in cash, but by their Dakhilas or notes payable in a certain number of days from the dates thereof; and as the renters are generally in arrears to them, they of course exact their own terms from the latter for these Dakhilas, as well as sometimes from Government, before they will give in those of the

¹ See sanad granted to Raja Mahip Narayan, 14 Sept. 1781, Aitchison, vol. 1, No. XXIX, p.69.

ensuing kists, "after all which the realization of these Dakhilas becomes sometimes a second difficulty to the Raja, or rather to myself..."¹

It is not easy to find out whether the bankers' commission on the hundi bills with which government revenues were remitted was constant, or whether it varied with the fluctuating exchange rates between Banaras and Calcutta rupees. While our sources mention the exchange rates, they seldom record separately and distinctly the bankers' handling commission included in those rates. Thus in November 1778 a sarraf receiving one hundred and nine Banaras rupees in Banaras had to pay at Calcutta one hundred Calcutta rupees. This difference of nine rupees covered the difference in the intrinsic value of the two currencies, the charges of recoinage and insurance, and the banker's premium on his hundi.²

Whether the charge for remitting money by bankers' hundi was moderate or not can best be judged by comparing it with the cost involved in transferring the same amount in specie over similar distances. That the resident at Banaras should find it less expensive to remit a sum of fifty thousand Banaras rupees to Calcutta by hundi than to escort cash to Calcutta is significant.³

¹Duncan to G.G. in C., 12 September 1788, B.R.C., 3 October 1788, Range 51, vol. 25, pp. 190-1.

²Graham to G.G. & C., 9 November 1778, MSS. Eur. G.3, p.84.

³Ibid.

But we have an actual example to demonstrate the financial advantage in using hundis, even over so short a distance as from Banaras to Patna.¹ In June 1779, 198,431 Banaras sicca rupees were sent to Patna by boat, and after deducting the expenses of conveyance, insurance and so on, produced 184,541 Patna sanwat rupees. But a month earlier the same amount, when remitted through the instrument of hundis, had yielded 189,483 Patna sanwat rupees - or 4,942 rupees more than when the physical transfer of specie was made.²

The use of hundis was not confined to the collection and remittance of state revenues, for hundis were regularly employed by merchants and individuals for transacting business requiring the remittance of money to distant places. In the absence of data it is difficult to form any reliable guess as to the volume of hundis used in mercantile transactions. However some idea may be formed from the instance of the Banaras bankers' discounting of hundis to the value of twelve to fifteen lakhs of rupees a year drawn upon them by their counterparts from Nagpur alone.³

¹The distance between Patna and Banaras via Bakhsar, according to J. Rennel, was 155 miles. See Memoir of a Map of Hindoostan, Table 2, p.319.

²Graham to G.G. & C., 25 May 1779, MSS. Eur.G.3., p.91; Graham to G.G. & C., 20 June 1779, ibid., pp. 94-5; Graham to G.G. & C., 16 July 1779, ibid., pp. 95-6.

³Jenkins, p.44.

Being a prominent Hindu religious centre, Banaras attracted large numbers of pilgrims and visitors from all over India. These religious devotees and travellers, on account of the risk involved in carrying money, brought with them drafts drawn by their local bankers upon the Banaras sarrafs who would immediately discount and pay them the required cash to finance their stay and the other expenses related to the observance of the due rites and ceremonies in the holy city. This situation has been well summarised in a letter of the Banaras sarrafs to Duncan in March 1795:

'... this is a country of Teeruth, or Religious Resort and visitation, in the course of which there arrive from other countries, Hindoos, Pilgrims and Dukhin Traders... who bring with them large Drafts upon us, which we have to pay immediately and if they are not immediately supplied with cash, their Disappointment will become very serious, and our good name and credit will be lost throughout all the Provinces of India.'¹

We have seen that one of the strongest arguments put forward by the Banaras bankers against the introduction of the Bengal 19 san rupee, which would have brought Banaras into line with Bengal was that this would endanger their capacity to meet drafts upon them, should the supply of the new rupees prove inadequate. And how much of the new currency would have been needed to discount drafts upon them may be guessed at from the yearly average of

¹ Enclosed in Duncan to G.G. in C., 23 March 1795, B.R.C., 4 September 1795, Range 53, vol. 34, p.134.

one lakh of rupees in hundis brought by Deccan pilgrims from Nagpur alone.¹

Besides issuing and discounting hundis the sarrafs also generally provided insurance. There is no evidence of life or house insurance business of the modern type, but the sarrafs did conduct a considerable business in the insurance of goods carried by both land and water. The rates for goods and bullion were alike low, but it is striking to find that on occasion at least, the rate for bullion was the lower. For example, in the 1770s we find the insurance rate on the despatch of bullion to Calcutta or Murshidabad at 2 per cent,² but in the 1780s the rate on the shipment of food grain to Calcutta or Dacca stood at between $2\frac{3}{4}$ and 3 per cent.³ The difference may be accounted for by the small size in relation to value of bullion consignments. It may more probably be explained, however, as the consequence of preferential treatment within the banking community when they were those who required insurance. We find a similar low rate of

¹Jenkins, p.44.

²See answers of Kashmiri Mal and Ram Chand Shah to the queries by Graham, enclosed in Graham to G.G. & C., 22 November 1777, MSS.Eur. G.3, pp. 58 and 62.

³See invoice of eleven boats of food grain despatched from Ghazipur to Calcutta, 23 July 1788, enclosed in Duncan to Hay, 30 July 1788, B.R.C., 11 August 1788, Range 51, vol. 22, p.711; invoice of grain despatched by Shanker Pandit to Dacca, 23 May 1788, in Duncan to G.G. in C., 29 May 1788, B.R.C., 11 June 1788, Range 51, vol. 21, p.1002; Duncan to Hay, 2 July 1788, B.R.C., 16 July 1788, Range 51, vol. 22, pp. 104-5.

interest charged on loans given by one banker to another. This naturally brings us to a consideration of another function of the sarrafs, viz., that of providing loans to governments and individuals.

From scattered references in the English records as well as in the Persian documents of the period, we see the great Banaras bankers assisting Mughal princes, the nawab of Awadh, the raja of Banaras and the English Company with loans and advances. Thus we find Prince Farrukhsiyar on his march from Bengal to Delhi in 1712, raising the sum of ten million rupees as a loan, on the security of the empire, from Nagar Seth and other leading bankers of Banaras.¹ Another Mughal prince Shigufta Bakht, eldest son of Jahandar Shah, was indebted to a Banaras banker to the extent of thirty thousand rupees, and so was Nawab Asaf-ud-dawla of Awadh.² In 1788 Raja Mahip Narayan Singh took a loan of eighty-five thousand rupees from Shiv Lal Dube, a banker-cum-amil of Jaunpur, to pay off the arrears of his revenue to the Company.³

We have seen that some of the banking firms of Banaras, especially those of Kashmiri Mal and Gopal Das Manohar Das, came to the assistance of the Company by lending it several lekhs of rupees to relieve the severe strain caused by the Mysore war. In 1780,

¹Riyaz-us-Salatin, p.269, as quoted in J.H.Little, 'The House of Jagat Seth', B.P.P., XX, p.130.

²C.P.C., vol. X, p.xxi.

³Narain, p.67.

when the Company was engaged in war in southern India, Kashmiri Mal at the order of Hastings paid to the resident at Banaras half a million rupees, although his financial position, so his letter to the Governor General suggests, was not very sound at that time.¹ In absence of any positive evidence it is difficult to state precisely the rate of interest charged by the bankers on such government loans. But it can be inferred that the rate must have been less than what these bankers would charge from others, the zamindars, amils, traders, artisans and peasants. In their cases we are better served regarding the rates of interest charged them.

Tables 1 and 2 show the general interest rates on two types of loans normally current in and around the city of Banaras at about 1795. Regarding their authenticity it must be pointed out that these are based on information collected by Duncan during the course of his enquiries from revenue officials, sarrafs and also on that supplied by the chief judge and magistrate of Banaras.

¹Kashmiri Mal to G.G. & C., received August 1780, C.P.C., vol. V, No. 1980. There are several other references of the prominent Banaras bankers providing the Company with loans. See C.P.C., vols. 1 and 2, Nos. 2801 and 329 respectively, and also vols. V to X.

Table 1Interest rates on loans against pledges in Banaras, 1795¹

Nature of pledged articles	Estimated value in rupees	Money advanced in rupees	Interest Rate per annum per cent
Gold ornaments	112 ¹ /2	100	6
Silver ornaments	125	100	7 ¹ /2
Jewels	150	100	12
Cloth	200	100	18

Table IIInterest rates on general loans in Banaras, 1795²

Category of borrower	Interest rate per annum per cent
Bankers of repute	3 to 4 ¹ /2
Ordinary bankers	6
Merchants	6 to 12
<u>Amils</u> and zamindars	12 to 24
Peasants	37 ¹ /2
Artisans	48

¹Duncan to G.G. in C., 6 August 1795, in Selections from the Duncan Records, vol. 1, pp. 266-70.

²Ibid.

It will be noted from the first table that the amount advanced varied with the saleability and durability of the article pledged, and that the poor paid most for their loans - a fact fully confirmed in the second table. Interest rates were dictated by the credit-worthiness of the borrower, hence bankers of established reputation could obtain short term loans from their fellows at much lower rates than those exacted from the peasants or artisans. It was from the most indigent classes, who borrowed small sums, that the highest rates of interest were exacted by the money lenders in consideration of the greater risk of its non-recovery and the cost of loan administration.

Money lending with a view to earning interest thereon was not confined to the sarrafs. There were people of various ranks and professions who carried on this business in different forms.¹ There were merchants who advanced loans, both in cash and kind, to cultivators and artisans and who were repaid in the form of produce or finished goods. The village bania and headmen extended loans, in kind and cash, to villagers to engage in cultivation and fulfil their social obligations.² Sometimes government also

¹ See The Indian Central Banking Enquiry Committee Report, vol. 1, pp. 72-4; and also Jain, p.28.

² Report of the U.P. Provincial Banking Enquiry Committee, 1929-30, vol. 1, pp. 46-8. The grain dealers provided seed to the cultivators at the time of sowing at a premium of 25 or 50 per cent and collected them along with the principal after each harvest. This mode of charging interest was known locally as sawai or derhi. See Extracts Res. Proc., 15 October 1788, enclosed in Duncan to G.G. in C., 26 April 1789, B.R.C., 17 June 1789, Range 51, vol. 38, p.793.

furnished tagavi loans, through the medium of amils, to cultivators at a rather lower rate of interest than that charged by professional and non-professional money lenders.¹

There was, however, some difference in the scale and nature of the monetary advances made by the sarrafs and those of other categories of money lenders. This difference is best brought out in a passage in the Punjab Provincial Banking Enquiry Committee Report:

'The indigenous banker ... may also combine banking and business, but in his case banking is primary... The indigenous banker finances trade and industry rather than consumption, the urban money lender consumption rather than trade. Both banker and money lender advance partly with, and partly without, security but the banker more often with than without, and the money lender probably more often without than with... A further difference... is that most of the banker's clients repay punctually, and most of the money-lender's have to be pressed.'²

The wealthier bankers devoted themselves mainly to financial transactions on a large scale. However, all of them initially appear to have combined trade with banking. The largest of them at all times 'seized opportunities of lucrative trading, and most large traders performed some of the functions of banking houses'.³

¹Treves to Barlow, 28 October 1793, B.R.C., 8 November 1793, Range 53, vol. 8, pp. 315-21. The rate of interest on tagavi loan was 10 per cent per annum. See Duncan to G.G. in C., 12 Sept. 1788, B.R.C., 3 October 1788, Range 51, vol. 25, p.212.

²Quoted in The Indian Central Banking Enquiry Committee Report, vol. 1, p.73.

³Gadgil, p.34.

This was certainly true of some of the Banaras bankers, especially of the Gosains, their names appearing in the list of merchants as well as of bankers.¹

This combination of functions was well suited to the conditions of eighteenth century upper India. The intimate relationship which developed out of financial transactions between the trader and a banker 'had largely been responsible for making the function of banking attractive to the trader; conversely the lending of money undertaken by him had the effect of securing an advantage in his trading, for loans made to the producers virtually bound them to the lending trader to sell their produce to the latter'.² It is also important to note that the joint business of banking and trading facilitated the transmission of funds by the trader for the purchase of merchandise or materials.

From the information brought together in our survey we have seen that the Banaras bankers occupied a prominent position in the economic life of the country in the eighteenth century. They played a leading role in financing trade and agriculture; provided loans

¹See translation of an address from several inhabitants of the city of Banaras to Hastings on the conclusion of his trial, Add.Mss. 29206, ff. 257-69. In the merchants' lists for the years 1775-7 besides a number of Gosains, some of whom were also engaged in banking, the names of such leading bankers of Banaras as Kashmiri Mal, Gopal Das, Ram Chand Shah and Nagar Seth (banker of the city) Chaturbhuji Das, also appear. See B.B.R.M.P., 1775-7, Range 98, vols. 18, 20 and 22.

²Mohsin, p.219.

to governments and individuals; and were instrumental in the collection and remittance of state revenues. With the growing trade of Banaras and also as result of their financial transactions with the Company in the late eighteenth century the Banaras bankers appear to have consolidated their position and some of them, like Manohar Das, Dwarka Das, sons of Gopal Das, had been able to enlarge their business by the turn of the century.¹

Whereas in Bengal the establishment of state controlled banks on European lines in the last quarter of the eighteenth century adversely affected the indigenous bankers and led to their progressive decline,² the Banaras bankers had been lucky in not having any such rival institution thrust into their midst in that period.³ Thus they were able to hold their prime position as the financiers of trade and industries; and their dakhilas and hundis remained the chief instruments of revenue collections and remittance.

At the time of the permanent settlement of Banaras some of these bankers became sureties to the amils, subsequently termed tahsildars, and a few like Shiv Lal Dube of Jaunpur themselves undertook the tahsildari function. Wealthy bankers like Manohar Das and Shiv Lal Dube lent large sums of money

¹See Duncan to G.G. in C., 23 March 1795, B.R.C., 4 September 1795, Range 53, vol. 34, pp. 107-9; N.K.Sinha, 1, p.143.

²H. Sinha, pp. 165-70; Mohsin, pp. 221-9.

³Though a Company's treasury was established at Banaras in 1781 its main business was to receive the raja's revenues, in the remittance of which to Calcutta or to other Presidencies the services of the Banaras bankers were generally utilised. A bank

to zamindars, and on their failure to repay the debt the zamindaris passed into the hands of the banker creditors.¹ In the fifty year period following the permanent settlement which was characterised by large scale land transfers of defaulting proprietors, a significant number of purchasers were the members and descendants of these mercantile and banking communities of the eighteenth century.²

was established at Mirzapur in 1835-6 by a young Englishman but it failed within a year. About ten years later when the Banaras Bank was established by Col. Peew it met with a similar fate. See Cooke, pp. 203-4 and 236-92.

¹C.P.C., vol. X, Nos. 1001 and 1858.

²Cohn, 'Structural Change in Indian Rural Society', pp. 74-5.

Chapter VII

CONCLUSION

The rise of the Banaras Zamindari under Mansa Ram and Balwant Singh, its growth into a major regional power within the state of Awadh by the middle of the eighteenth century, and its coming into the Company's orbit in the 1770s, finally resulting in the establishment of direct British administration in Banaras, were phases typical of the development of eighteenth century Indian politics and society.

By a successful co-ordination of personal address, administrative manipulation and the use of arms, Mansa Ram and Balwant Singh not only succeeded in establishing themselves as the chief revenue intermediaries under the Awadh government but also attained a measure of autonomy in internal affairs. Besides enlarging the physical boundaries of his original Zamindari to the south and westwards by dispossessing rival chiefs and zamindars, Balwant Singh succeeded, to a great extent, in disrupting the traditional socio-political structure of clan or caste lineages in the Banaras region and in substituting in its place a bureaucracy of his own followers. His campaign to wipe out intermediaries and to collect the revenue direct from the cultivators through the agency of amils led to the removal of over two thousand out of an approximate total of five and a half thousand zamindars. This was

prompted by two considerations: his wish to derive additional revenue from the Zamindari, after paying a fixed sum to the nawab, and to increase his influence in the countryside.

Dominance within the Zamindari having been gradually achieved, his next objective was to gain autonomy from Awadh and for this he joined hands with the English. But in doing so, perhaps unaware of the consequences, he threw his own lot and especially that of his son and successor into the hands of the expanding power of the Company, from which there could be no escape. Though for a time Chet Singh was allowed the management of his Zamindari on the same terms and conditions as under the nawab and was also given some increased powers in matters of justice and of coinage, this proved to be a short-lived phase. After his expulsion, tighter control was at once introduced, as well as an increased revenue demand upon the new raja.

The gradually increasing sway of the British in the internal government of Banaras in the last quarter of the century had its considerable impact on the economy of the region. From 1781 to 1787 the region suffered severely from the increased revenue demand of the Company, the undue interference of the residents, Fowke and Grant, in administrative and commercial affairs, and the frequent changes of the raja's deputies (naibs) on failure of their revenue payments. Added to this was the lack of timely rains in 1781-2,¹ and

¹See Markham to G.G. & C., 12 November 1782, MSS.Eur.G.3, p.149.

again in 1783-4, which caused a great shortfall in agricultural production.¹ During this same period the exaction of unauthorised cesses from the cultivators and merchants by the farmers of revenue and customs, both to meet the British revenue demand and to provide their own customary profits, discouraged husbandmen and traders from their general pursuits. The growth of zamindari and rahdari tolls, repeatedly prohibited by regulations but never properly enforced, acted to the same end. The situation was not really improved until the late 1780s when Duncan's efforts to revive the economy by rectifying the abuses in the collection of land revenue and customs began to bear fruit.

The settlement of land revenue, hitherto made from year to year under the majas of Banaras, was, first in 1788, concluded for one and partly for five years and then for a ten year period under a settlement declared permanent in 1795. As in Bengal, so in Banaras, the English in making their settlement sought to find stable centres of authority in the countryside through whom to effect the revenue collection. Their first choice of instrument, therefore, was the zamindars and talugdars. Only where they were not to be found, either because of their dispossession before 1775 or because they could not at so late a date prove a claim, was the settlement made with revenue farmers. In 1789-90, accordingly, some

¹Hastings to Council, 2 April 1784, Add. MSS. 29212, ff. 118-9; Narain, pp. 34-9.

two-thirds of the region were settled with zamindars and taluqdars, one-fourth with revenue farmers, while one-twelfth, where no suitable person could be found, was kept amani under direct Company administration.

The permanent settlement of Banaras created a new type of proprietary right in land, fixed the revenue demand in perpetuity and did so in money terms. Those who were recognised by the British administrators as zamindars thus became proprietors of land, subject to their punctual payment of the government revenue. The result of the settlement, however, proved to be a mixed package of advantage and disadvantage, though the balance, if viewed in general terms, lay with the former side. While under-assessed estates were bound to derive gain in the future, the over-assessed estates ended up in auction sales - the purchasers being a mixed group of Indians, government servants, merchant-bankers and rajas or big zamindars.

The position of tenant-cultivators, a large body in the village communities, was also defined under the permanent settlement. In reference to their tenure they were broadly grouped into khudkasht and paikasht, i.e. resident and non-resident cultivators with long term and temporary leases from the landowners respectively. Their relative position vis-à-vis the landlords, the rates of their 'rent' and the mode of its payment all were theoretically specified in the Bengal regulation LI of 1795. But in actual practice it may

be questioned whether all these safeguards provided for the cultivating communities were anywhere adhered to in their entirety by the parties concerned. Regarding 'rent' rates, while a general model for the whole region had been provided, still in different areas the pargana rates were to be considered the standard by which the landlords and tenants had to settle their terms. As might be expected, there was thus a considerable scope left for landowners to exact higher rates from the peasants. A provision to obtain redress against such a practice, however, was made in the regulation according to which a raiyyat could go to the nearest civil court and pray for justice. Whatever might have been the practical implications of this rule, it should not be gainsaid that Duncan's attempts at removing the abuses of the early 1780s and restoring the former system of a Balwant Singh or of the Mughal hey-day had led to an increasing cultivation in the 1790s.

The trade and commerce of Banaras, growing in the seventeenth and still sustained in the early eighteenth centuries, briefly showed a clear decline after the deposition of Chet Singh, due to the increasing volume of subsidiary cesses, double duties and to the attempts by the Company's servants to monopolize certain items of its trade. It only again showed an upward trend in the closing years of the 'eighties and early 'nineties. As has been seen, the reduction of customs duties, the sweeping away of all but four main customs houses, the attempt to abolish all private toll stations

(zamindari and rahdari chaukis) and the trade treaties with Awadh and Nepal did then serve to free trade and to encourage its extension to the whole of north India and also to the south. Two other measures of the late 1780s worked to this same end. The first was the prohibition put upon the private trade of the Company's residents in Banaras and also upon the trade of Indians holding responsible posts in the government, which obviated the misuse of their official positions to enlarge their financial gains. The second was the institution of a commercial court at Banaras and the empowering of the towns' courts of Ghazipur, Jaunpur and Mirzapur to take cognizance of all commercial disputes so as to expedite the processes of justice. Finally, the growth of commercial crops, such as sugarcane, opium and indigo to meet the increasing demand of the Company, and the encouragement given to the weavers to manufacture select varieties of cotton and silk piece-goods for the Company's investment provided further stimuli to the economy of Banaras.

The systems of banking and currency, vital instruments in all financial transaction at government and lower levels down to the village, also felt the impact of British administrative policies during the last quarter of the century. The problem of the annually changing value of the coins, and of the charging of an arbitrary discount thereon by the sarrafs, attracted the early attention of the Company. As in Bengal, so in Banaras, they tried to solve

this by successive regulations. Though they succeeded in bringing a certain measure of stability into the coinage system of Banaras by making the 17th san siccās the standard currency of the region, their attempt to substitute 19th san Bengal sicca rupees for Banaras siccās, so as to bring Banaras into line with Bengal, which the increasing trade and administrative links between the two had made desirable, failed owing to the organized opposition of the Banaras sarrafs. The latter from their position and function as the financiers of trade and industries and also as the instrument of revenue collection and remittance, had acquired a prominent position in eighteenth century Indian society. They were still at this period sufficiently well established to be able to thwart the wishes of the Company. That they were so was due, perhaps to their still being on the fringe of British territory, closely linked with Awadh, the Delhi state and the Maratha empire, where European banks and agency houses had not yet penetrated. They also had a special strength derived from their religious links, from Banaras, with all Hindu India, and for the time being at least an importance due to their role as agents linking the Bengal and Bombay governments together through their system of remittances.

The period with which this study has been concerned opened with one imperial structure in disorder and falling apart. The middle years saw new, but indigenous forms evolving to supply a

new framework to society. The successors of Mansa Ram, upon a small scale appeared to succeed in the triple task, in which the Great Mughal emperors proved successful, of curbing the power of the zamindars and intermediaries, encouraging agriculture and promoting trade. The achievement was a personal one, however, and required for its permanence a juggler's skill in balancing defiance, evasion and conciliation of superior authority. Balwant Singh and Chet Singh proved very adept in judging how to handle the nawabs and chiefs of Awadh. With the English, however, they were unsure, and though they were briefly to make use of them, Chet Singh ultimately failed to read aright the outcome of the conflicts in the Calcutta Council, and by choosing resistance, or at least evasion, when compliance was needed he brought destruction upon himself and his Zamindari. Those English with whom the Banaras rajas had to deal were at least as grasping and irresponsible as the nawabs of Awadh and their ministers - but better armed and firmer willed: for a generation the people of Banaras suffered at their hands; while the Banaras Zamindari, built up over three generations was destroyed in one.

A SELECT GLOSSARY

<u>Abwab</u>	miscellaneous taxes imposed on the cultivators in addition to the regular assessment on land.
<u>Adalat</u>	a court of justice.
<u>Agori batai</u>	a system of revenue payment by division of crop on the threshing floor.
<u>Amani</u>	the land held under direct management of government from which government officials collected revenue direct from cultivators without the aid of any intermediate agency like that of the zamindar.
<u>Amil</u>	a collector of revenue or a revenue farmer.
<u>Amin</u>	a revenue officer appointed for the purpose of local investigation; a surveyor.
<u>Asal jama</u>	the original revenue demand, exclusive of subsequent cesses and imposts.
<u>Aurang</u>	a place where goods are manufactured; a depot for such goods; the term was also applied to the Company's factories for the purchase of piece-goods.
<u>Bafta</u>	a plain cotton piece-good.
<u>Bania</u>	a trader and money lender.

<u>Batta</u>	discount.
<u>Bharai</u> or <u>Bhuri</u>	banker's commission on account of advances made by him in connexion with revenue payment.
<u>Bhaichara</u>	lands or villages, or certain rights and privileges held in common property by a number of families forming a brotherhood.
<u>Bigha</u>	a measure of land varying in extent in different parts of India. In Banaras the standard <u>bigha</u> at the time of settlement contained 3,136 square yards or a little less than two-thirds of an acre.
<u>Bigha-Bhai-wandi</u>	an arbitrary measurement of land, used by the fraternity for apportioning the revenue upon the lands under their direct cultivation. It was generally larger than the standard <u>bigha</u> .
<u>Chaprasi</u>	a peon or courier.
<u>Chaudhari</u>	a village headman, or head of a profession or trade.
<u>Chauki</u>	a toll or custom's station.
<u>Chaukidar</u>	a village watchman.
<u>Chhapparband raiyat</u>	a resident cultivator.
<u>Choorā</u> or <u>Chura</u>	sundry.

<u>Chhoot-maafi</u>	deduction or remission.
<u>Cossa</u> or <u>Khasa</u>	a plain muslin usually of superior or fine quality
<u>Dakhila</u>	a banker's note payable in a certain number of days.
<u>Dalal</u>	a broker.
<u>Daroga</u>	a superintendent, especially of a police or customs' station.
<u>Darshani hundi</u>	a bill payable at sight.
<u>Dastak</u>	a permit or document authorising the free transit of certain goods, and their exemption from customs.
<u>Dastur-al-amal</u>	a general regulation; rule of practice.
<u>Dahyek</u>	a commission of 10 ⁰ /o allowed to the <u>amil</u> for the collection of revenue.
<u>Derhi</u> or <u>Derha</u>	one and a half times.
<u>Diwan</u>	the chief officer in charge of the revenue department.
<u>Diwani adalat</u>	a civil court.
<u>Doria</u>	a striped or chequered cloth.
<u>E merti</u> or <u>Ambarti</u>	a white cotton cloth.
<u>Faujdari adalat</u>	a criminal court.
<u>Girwin</u>	pawning.
<u>Gumashta</u>	an agent or representative employed by merchants and bankers.

<u>Gurrah</u> or <u>Garha</u>	a plain. coarse cotton cloth.
<u>Guru</u>	a spiritual teacher or guide.
<u>Hundi</u>	a bill of exchange.
<u>Hundiyana</u> or <u>Hundiyavana</u>	banker's discount on <u>hundi</u> .
<u>Jama</u>	the total rent or revenue payable by a cultivator or a zamindar.
<u>Jama-Wasil-baki</u>	the amount of collection and outstanding balances.
<u>Jamawar</u>	a sort of silk piece-good.
<u>Jagir</u>	an assignment of land revenue of a given tract to an official or servant of the state; the term was also used, although with some licence, to designate temporary grants, allowances or stipends from the government to individuals or families.
<u>Jagirdar</u>	the holder of a <u>jagir</u> .
<u>Jarib-bhai-wandi</u>	the brotherhood's measure of land.
<u>Kachahari</u>	the office or court.
<u>Kachcha</u>	unsettled.
<u>Kharif</u>	the autumn harvest.
<u>Khas</u>	unsettled lands from which government officials collected revenue directly from the cultivators.
<u>Khilat</u>	a robe of honour presented by a superior to an inferior as a mark of distinction.

<u>Kanqut</u>	an estimate of the outturn of the crop.
<u>Kist</u>	an instalment of revenue.
<u>Kistbandi</u>	arrangement for payment by instalments.
<u>Khudkasht raiyat</u>	a resident cultivator.
<u>Khurdia</u>	a dealer in small coins.
<u>Krishnarpan</u>	free lands given to Brahmans.
<u>Lakh</u>	one hundred thousand.
<u>Lakhauri</u> or <u>Luckowri</u>	a white cotton cloth; a synonym for <u>ambarti</u> .
<u>Lathi</u>	a bamboo stick.
<u>Lungi</u>	a silk or cotton loin cloth.
<u>Maafi</u> or <u>Muaafi</u>	revenue free.
<u>Maafee mamoollee</u>	a customary remission.
<u>Mahajan</u>	a banker, money-lender.
<u>Mahal</u>	a division of land separately assessed.
<u>Mal</u>	the land revenue.
<u>Malguzari</u>	the public revenue.
<u>Malikana</u>	the allowance made to zamindars on account of their profits when dispossessed from the management of their estates.
<u>Malmal</u>	a fine muslin.
<u>Masha</u>	a measure of weight, $\frac{1}{12}$ th of a <u>tola</u> .
<u>Maund</u>	a measure of weight consisting of forty <u>seers</u> ; about 84 lbs.
<u>Mauza</u>	a village.

<u>Miyadi or muddati hundi</u>	a usance bill.
<u>Mufassil jama</u>	the gross amount of revenue payable to the zamindar by the subordinate cultivators, and through him, to the government, which was then the <u>sadar jama</u> , or state revenue.
<u>Mufti</u>	a Muslim law officer whose duty was to expound the law.
<u>Muhalla</u>	a ward or street.
<u>Muhr</u>	a gold coin
<u>Mulki adalat</u>	a court for hearing country cases.
<u>Munshi</u>	a clerk usually writing in the Persian language.
<u>Munsif</u>	an Indian civil judge.
<u>Mugaddam</u>	a village headman.
<u>Mutsaddi</u>	a clerk.
<u>Naib</u>	a deputy.
<u>Nainsuk</u>	a plain muslin of fine quality.
<u>Nankar</u>	an allowance made to the <u>ganungos</u> and other officials.
<u>Naqdi</u>	cash.
<u>Nazim</u>	the governor of a province.
<u>Nazir</u>	an officer of the court who was in charge of serving summons or making enquiries.

<u>Nij-jot</u>	land under direct cultivation of the zamindar.
<u>Paikasht</u>	a non-resident cultivator.
<u>Pargana</u>	a revenue sub-division of a <u>sarkar</u> or district.
<u>Parwana</u>	a written order.
<u>Patta</u>	lease or agreement regarding revenue payments.
<u>Pattidar</u>	the owner of a sub-division of land in an estate.
<u>Patwari</u>	a village accountant or record keeper.
<u>Peushkar</u>	a personal assistant or secretary of an official; reader in a court of justice.
<u>Qabuliyat</u>	a written agreement, a counterpart of a lease or deed.
<u>Qanungo</u>	a <u>pargana</u> record keeper, entrusted with the duty of maintaining a register of all circumstances and documents relating to landed property and the collection of revenue.
<u>Qazi</u>	a Muslim judge.
<u>Qiladar</u>	the governor of a fort.
<u>Rahdari</u>	a road cess; transit duties collected by the government or zamindars at inland stations upon grains or other articles.
<u>Raiyat</u>	a cultivator, a peasant.

<u>Ratti</u>	a measure of weight, $\frac{1}{8}$ th of a <u>masha</u> .
<u>Rawana</u>	a pass or certificate from an official authorising goods to pass without payment of further duty.
<u>Razinama</u>	agreement.
<u>Rumal</u>	a thin silk piecegood with handkerchief pattern; sometimes simply of cotton, or of mixed silk and cotton.
<u>Rusum</u>	customary fees, perquisites or commission.
<u>Sabik dastur</u>	a former custom.
<u>Sadar jama</u>	the sum total of revenue payable to the government direct, exclusive of the charges of collection.
<u>Sadar adalat</u>	a central court of justice; a court of appeal.
<u>Sair</u>	the miscellaneous revenue.
<u>Sanad</u>	a written document of authority.
<u>Sanwat</u>	an old coin.
<u>Sanyasi</u>	a religious mendicant; in eighteenth century Banaras a leading group of merchants were the <u>sanyasis</u> , also known as <u>gosains</u> .
<u>Sarishtadar</u>	a head clerk; after the permanent settlement the <u>ganungos</u> were designated as <u>sarishtadars</u> .
<u>Sarraff</u> or <u>shroff</u>	a banker and money-changer.

<u>Seer</u>	a measure of weight; one fortieth of a <u>maund</u> , about two English pounds.
<u>Seth</u>	a banker; hence <u>nagar seth</u> - the banker of the city.
<u>Sicca</u>	a newly coined rupee.
<u>Sir</u>	land under direct cultivation of the zamindar.
<u>Soosi</u>	a mixed silk and cotton piece-good.
<u>Suba'</u>	a province; the largest sub-division of the Mughal dominions. Hence <u>suba'dar</u> - the governor of a province.
<u>Taffeta</u>	a silk piece-good.
<u>Tahsildar</u>	an officer in charge of the collection of land revenue from a specified area. In Banaras before the permanent settlement he was called <u>amil</u> .
<u>Taluqa</u>	a revenue sub-division of several villages.
<u>Talugdar</u>	the holder of a <u>taluga</u> ; a landholder or revenue collector.
<u>Tagavi</u>	Government loan to the cultivators to assist or encourage cultivation given especially in times of natural distress.
<u>Tola</u>	a measure of weight consisting of twelve <u>mashas</u> , about 180 grains troy.
<u>Ulema</u>	learned men; Muslim law experts.
<u>Vakil</u>	a person invested with authority to act for another; an attorney, a court pleader.
<u>Zila</u>	a territorial sub-division of a province; a district.

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NORTHERN PART
of the
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BENARES, 1781

For the Hon'ble the
Court of Directors

Geo. S. Smith
Barre, Vermont, U.S.A.

SOURCE: I. O. L. N. U. 3A.

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